



Pillar 3 Disclosures

30 June 2026

Permanent TSB Group Holdings plc

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Introduction

These disclosures relate to Permanent TSB Group Holdings plc (hereafter ‘Permanent TSB’, ‘PTSB’, ‘the Group’ or ‘the Bank’).

The legal basis for Pillar 3 disclosures is set out in Part Eight of the Capital Requirement Regulation (EU) No 575/2013 (‘CRR’), as amended by Regulation (EU) 2019/876 (‘CRR2’) and Regulation (EU) 2024/1623 (‘CRR3’). As part of the CRR3 amendments, the European Banking Authority (‘EBA’) has updated the disclosure formats for banks’ disclosures. These uniform formats are contained within Commission Delegated Regulation (EU) 2024/3172, published in November 2024, which prescribes the format of the quantitative templates to be disclosed. The EBA have published a mapping tool between the supervisory returns and the disclosure templates to facilitate banks’ compliance with disclosure requirements with the stated aim to improve the consistency and quality of the information disclosed.

The Group has a Board-approved formal policy for its Pillar 3 disclosures as required under Article 431 (3) of the CRR. The disclosures are subject to the same level of internal verification as the unaudited information included within the Group’s Interim Report. No disclosures are omitted on the basis of proprietary or confidential information.

The Group is classified as a listed “large institution” as it meets certain conditions laid out in Article 4. The Group will disclose the requirements as outlined under Article 433a for a listed large institution and at the frequency required.

The Pillar 3 disclosure report is available on the Group’s website at the following location:

<https://www.permanenttsbgroup.ie/investors/result-centre/2026>

Information required under article 25 (5) of Commission Delegated Regulation (EU) 2024/3172:

Disclosure reference date	30 June 2026
Period	1 January 2026 to 30 June 2026
Reporting Currency	Euro
Name of disclosing institution	Permanent TSB Group Holdings plc
LEI Code	635400DTNHVYGZODKQ93
Accounting Standard	IFRS
Scope of consolidation	Consolidated

A checklist outlining the CRR disclosure requirements applicable to the Group including the location of those disclosures throughout this report or in other documents is available at back of report.

Please note the figures in this report are in millions of euro and may contain rounding differences as they are compiled using information reported to supervisors in units of euro.

Attestation by Senior Management

In line with the CRR, the Group has formal policies and internal processes, systems and controls in place to comply with the disclosure requirements. The disclosures are reviewed by risk sub committees prior to approval by the Group's Board Audit Committee (BAC).

"We confirm that PTSB's Pillar 3 disclosures, to the best of our knowledge, comply with Part Eight of the CRR and have been prepared in compliance with the Group's Board-agreed internal control framework".

Barry D'Arcy

CFO, PTSB Group

7th October 2026

Key metrics of the Group

The template below provides a comprehensive view of key prudential metrics covering capital, risk-weighted exposures, leverage ratio, liquidity coverage ratio and net stable funding ratio (NSFR).

Template EU KM1 - Key metrics template Art 438(b), 447(a) to (g)

€'M		<i>a</i>	<i>b</i>	<i>c</i>	<i>d</i>	<i>e</i>
		Jun-26	Mar-26	Dec-25	Sept-25	Jun-25
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET 1) capital	1,798	1,792	1,739	1,669	1,693
2	Tier 1 capital	2,043	2,037	1,985	2,038	2,061
3	Total capital	2,366	2,363	2,282	2,373	2,351
	Risk-weighted exposure amounts					
4	Total risk-weighted exposure amount	10,137	10,057	10,936	10,736	10,911
4a	Total risk exposure pre-floor	10,137	10,057	10,936	10,736	10,911
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17.74%	17.81%	15.91%	15.55%	15.51%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	17.74%	17.81%	15.91%	15.55%	15.51%
6	Tier 1 ratio (%)	20.15%	20.25%	18.15%	18.98%	18.89%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	20.15%	20.25%	18.15%	18.98%	18.89%
7	Total capital ratio (%)	23.34%	23.49%	20.87%	22.10%	21.54%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	23.34%	23.49%	20.87%	22.10%	21.54%

Note: The decrease in the CET1 ratio (-7bps) between March 2026 to June 2026 is primarily driven by an increase of €80m (-13bps) in Risk Weighted Assets (see template EU OV1). This was offset by an increase of €6m in CET1 capital (+6bps) as a result of recognition of HY eligible profits of €36m (+36bps), decreases in both the Deferred Tax Asset of €4m (+4bps) and IRB EL v ECL 'shortfall' on performing exposures of €6m (+6bps), offset by an increase in deductions for intangible software assets of €23m (-23bps) and semi-annual AT1 coupon payment of €17m (-17bps)

	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)	Jun-26	Mar-26	Dec-25	Sept-25	Jun-25
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.00%	3.00%	3.00%	3.25%	3.25%
EU 7e	of which: to be made up of CET1 capital (percentage points)	1.69%	1.69%	1.69%	1.83%	1.83%
EU 7f	of which: to be made up of Tier 1 capital (percentage points)	2.25%	2.25%	2.25%	2.44%	2.44%
EU 7g	Total SREP own funds requirements (%)	11.00%	11.00%	11.00%	11.25%	11.25%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-	-	-
9	Institution specific countercyclical capital buffer (%)	1.50%	1.50%	1.50%	1.50%	1.50%
EU 9a	Systemic risk buffer (%)	-	-	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-	-	-
EU 10a	Other Systemically Important Institution buffer	0.50%	0.50%	0.50%	0.50%	0.50%
11	Combined buffer requirement (%)	4.50%	4.50%	4.50%	4.50%	4.50%
EU 11a	Overall capital requirements (%)	15.50%	15.50%	15.50%	15.75%	15.75%
12	CET1 available after meeting the total SREP own funds requirements (%)	11.55%	11.62%	9.69%	9.22%	9.02%
	Leverage ratio					
13	Total exposure measure	30,907	30,895	30,674	30,547	30,550
14	Leverage ratio (%)	6.61%	6.59%	6.47%	6.67%	6.75%
	Additional own funds requirements to address risks of excessive leverage (as a percentage of leverage ratio total exposure amount)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	-
EU 14b	of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
EU 14c	Total SREP leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)	-	-	-	-	-
EU 14e	Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	6,491	6,467	6,305	6,025	5,677
EU 16a	Cash outflows - Total weighted value	2,580	2,539	2,485	2,441	2,402
EU 16b	Cash inflows - Total weighted value	216	234	240	264	269
16	Total net cash outflows (adjusted value)	2,363	2,305	2,245	2,177	2,133
17	Liquidity coverage ratio (%)	275.15%	280.83%	281.00%	276.83%	266.50%
	Net Stable Funding Ratio					
18	Total available stable funding	27,104	27,379	27,240	27,084	26,624
19	Total required stable funding	16,952	16,745	16,703	16,513	16,582
20	NSFR ratio (%)	159.89%	163.51%	163.08%	164.02%	160.56%

Notes: 1) The Liquidity coverage ratio (LCR) uses the simple average of the preceding 12 monthly periods ending on the quarterly reporting date as specified in the table.

Template EU KM2 - Key metrics - MREL and, where applicable, G-SII requirement for own funds and eligible liabilities

As per Article 45i (3), points (a) and (c) of the Bank Recovery and Resolution Directive (BRRD II), published in the Official Journal of the EU as Directive 2014/59/EU, amended by Directive 2019/879/EU in May 2019, the following template provides a summary of the Minimum Requirement for Own Funds and Eligible Liabilities (MREL) in accordance with Article 45 and 45e BRRD II.

Under BRRD II, PTSB Group Holdings plc is subject to external MREL and associated disclosures. The purpose of the requirement is for PTSB Group Holdings plc to hold sufficient financial resources to support an orderly resolution in the event of its failure. PTSB Group Holdings plc is not subject to the Total Loss-Absorbing Capacity (TLAC) requirements, which only applies to GSIs (Global Systemically Important Institutions).

At 30 June 2026, PTSB Group Holdings plc held €4,057m of own funds and eligible liabilities equating to 40.02% of RWAs and 13.13% of leverage exposure. PTSB Group Holdings plc MREL ratio is well above the respective requirements of 28.08% of risk-weighted assets (including the buffers of 4.5% at 30 June 2026) and 5.91% of the leverage exposure.

		a	b	c	d	e	f
		Minimum requirement for own funds and eligible liabilities (MREL)	G-SII Requirement for own funds and eligible liabilities (TLAC)				
		Jun-26	Jun-26	Mar-26	Dec-25	Sept-25	Jun-25
Own funds and eligible liabilities, ratios and components							
1	Own funds and eligible liabilities	4,057					
EU-1a	Of which own funds and subordinated liabilities	4,057					
2	Total risk exposure amount of the resolution group (TREA)	10,137					
3	Own funds and eligible liabilities as a percentage of the TREA	40.02%					
EU-3a	Of which own funds and subordinated liabilities	40.02%					
4	Total exposure measure (TEM) of the resolution group	30,907					
5	Own funds and eligible liabilities as percentage of the TEM	13.13%					
EU-5a	Of which own funds or subordinated liabilities	13.13%					
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5% exemption)						
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3.5% exemption)						
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks <i>pari passu</i> with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks <i>pari passu</i> with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)						
Minimum requirement for own funds and eligible liabilities (MREL)							
EU-7	MREL expressed as a percentage of the TREA	28.08%					
EU-8	Of which to be met with own funds or subordinated liabilities	-					
EU-9	MREL expressed as a percentage of the TEM	5.91%					
EU-10	Of which to be met with own funds or subordinated liabilities	-					

Own Funds

Details of the composition of the Group's own funds and a reconciliation to the financial statements is provided below.

Template EU CC1 - Composition of regulatory own funds Art 437 (a), (d), (e) and (f)

€'M		(a)	(b)	(a)
		Jun-26	Cross reference to CC2	Dec-25
		Amounts		Amounts
	Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	1,076	29 & 30	1,076
	of which: Ordinary Shares	272	30	272
	of which: Deferred Shares	-		-
	of which: Share Premium	804	31	804
2	Retained earnings	1,960	33	1,873
3	Accumulated other comprehensive income (and other reserves)	(818)	32	(818)
EU-3a	Funds for general banking risk	-		-
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	-		-
5	Minority interests (amount allowed in consolidated CET1)	-		-
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	36	34	98
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	2,254		2,229
	Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	(0)		(0)
8	Intangible assets (net of related tax liability) (negative amount)	(160)	15	(169)
9	Not applicable			
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	(287)	17	(298)
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-		-
12	Negative amounts resulting from the calculation of expected loss amounts	-		(13)
13	Any increase in equity that results from securitised assets (negative amount)	-		-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-		-
15	Defined-benefit pension fund assets (negative amount)	-		-

	Common Equity Tier 1 (CET1) capital: regulatory adjustments			
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	(8)	35	(8)
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-		-
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-		-
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-		-
20	Not applicable			
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-		-
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-		-
EU-20c	of which: securitisation positions (negative amount)	-		-
EU-20d	of which: free deliveries (negative amount)	-		-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-		-
22	Amount exceeding the 17.65% threshold (negative amount)	-		-
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	-		-
24	Not applicable			
25	of which: deferred tax assets arising from temporary differences	-		-
EU-25a	Losses for the current financial year (negative amount)	-		-
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	-		-
26	Not applicable			
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-		-
EU-27a	Other regulatory adjustments	(0)		(0)
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	(456)		(489)
29	Common Equity Tier 1 (CET1) capital	1,798		1,739

	Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	245	36	245
31	of which: classified as equity under applicable accounting standards	245	36	245
32	of which: classified as liabilities under applicable accounting standards	-		-
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1 as described in Article 486(3) of CRR	-		-
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	-		-
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	-		-
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	-		-
35	of which: instruments issued by subsidiaries subject to phase out	-		-
36	Additional Tier 1 (AT1) capital before regulatory adjustments	245		245
	Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	-		-
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-		-
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-		-
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-		-
41	Not applicable			
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-		-
EU-42a	Other regulatory adjustments to AT1 capital	-		-
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-		-
44	Additional Tier 1 (AT1) capital	245		245
45	Tier 1 capital (T1 = CET1 + AT1)	2,043		1,985

	Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	296	28	298
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	-		-
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	-		-
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	-		-
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	-		-
49	of which: instruments issued by subsidiaries subject to phase out	-		-
50	Credit risk adjustments	27		-
51	Tier 2 (T2) capital before regulatory adjustments	323		298
	Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-		-
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	-		-
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	-		-
54a	Not applicable			
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	-		-
56	Not applicable			
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-		-
EU-56b	Other regulatory adjustments to T2 capital	-		-
57	Total regulatory adjustments to Tier 2 (T2) capital	-		-
58	Tier 2 (T2) capital	323		298
59	Total capital (TC = T1 + T2)	2,366		2,282
60	Total risk exposure amount	10,137		10,936

	Capital ratios and requirements including buffers			
61	Common Equity Tier 1 (as a percentage of total risk exposure amount)	17.74%		15.91%
62	Tier 1 (as a percentage of total risk exposure amount)	20.15%		18.15%
63	Total capital (as a percentage of total risk exposure amount)	23.34%		20.87%
64	Institution CET1 overall capital requirements	10.69%		10.69%
65	of which: capital conservation buffer requirement	2.50%		2.50%
66	of which: countercyclical buffer requirement	1.50%		1.50%
67	of which: systemic risk buffer requirement	-		-
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	0.50%		0.50%
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.69%		1.69%
68	Common Equity Tier 1 available to meet buffer (as a percentage of risk exposure amount)	11.55%		9.69%
69	Not applicable			
70	Not applicable			
71	Not applicable			
	Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	40		33
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	-		-
74	Not applicable			
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	2		6
	Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	-		-
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	42		43
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	27		-
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	33		37
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	-		-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-		-
82	Current cap on AT1 instruments subject to phase out arrangements	-		-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-		-
84	Current cap on T2 instruments subject to phase out arrangements	-		-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-		-

The increase in the CET1 ratio (+183bps) in the six months to June 2026 is primarily due to the application of new IRB models in January 2026 (RWAs c. -0.9bn, CET1 c. +150bps), recognition of HY profits after tax of €42m (CET1 c. +40bps), decrease in CET1 regulatory adjustments of €33m (CET1 c. +30bps) partially offset by new lending volumes (RWA's c. +0.3bn, CET1 c. -40bps).

Template EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

Art 437 (a)

As per Article 437 point (a), the following template outlines the differences between the scope of accounting consolidation and the scope of regulatory consolidation, showing the link between PTSB's balance sheet in the financial statements and the numbers that are used in the composition of own funds disclosure template (EU CC1).

		a	b	c
		Jun-26		
		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Cross reference to CC1
		As at period end	As at period end	
Assets – Breakdown by asset classes according to the balance sheet in the published financial statements				
1	Cash at bank	76	76	
2	Items in the course of collection	17	17	
3	Loans and advances to banks	1,611	1,611	
4	Derivative assets	1	1	
5	Other assets	16	16	
6	Current Tax Asset	2	2	
7	Assets classified as held for sale	5	5	
8	Debt securities	5,336	5,336	
9	Equity securities	1	1	
10	Prepayments and accrued income	59	59	
11	Loans and advances to customers	22,623	22,623	
12	Interests in associated undertakings	39	39	
13	Property and equipment	183	183	
14	Intangible assets	276	276	
15	<i>Of which are deducted from Own funds</i>		160	8
16	Deferred taxation	289	289	
17	<i>Of which are deducted from Own funds</i>		287	10
18	Total assets	30,534	30,534	
Liabilities - Breakdown by liability classes according to the balance sheet in the published financial statements				
19	Deposits by banks	181	181	
20	Customer accounts	25,633	25,633	
21	Derivative liabilities	4	4	
22	Debt securities in issue	1,691	1,691	
23	Other liabilities	164	164	
24	Accruals	13	13	
25	Current tax liability	0	0	
26	Provisions	52	52	
27	Subordinated liabilities	300	300	
28	<i>Of which are allowable for own funds purposes</i>		296	46
29	Total liabilities	28,038	28,038	
Shareholders' Equity				
30	Share capital	272	272	1
31	Share premium	804	804	1
32	Other reserves	(818)	(818)	3
33	Retained earnings	1,993	1,993	2
34	<i>Of which profits for the current financial year</i>		42	EU-5a
35	<i>Of which direct holdings of own CET1 instruments</i>		(8)	16
36	Other equity instruments	245	245	30 & 31
37	Total shareholder's equity	2,496	2,496	

Capital Requirements

Template EU OV1 – Overview of total risk exposure amounts Art 438(d)

€'M		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		Jun-26	Mar-26	Jun-26
1	Credit risk (excluding CCR)*	9,055	8,988	724
2	Of which the standardised approach	3,357	3,413	269
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple riskweighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	5,481	5,364	438
6	Counterparty credit risk - CCR	2	3	0
7	Of which the standardised approach	-	-	-
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	0	1	0
9	Of which other CCR	2	2	0
10	Credit valuation adjustments risk - CVA risk	3	4	0
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	3	4	0
EU 10c	Of which the simplified approach	-	-	-
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	-	-	-
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	-	-	-
22	Of which the Alternative Internal Models Approach (A-IMA)	-	-	-
EU 22a	Large exposures	-	-	-
23	Reclassifications between trading and non-trading books	-	-	-
24	Operational risk	1,077	1,062	86
EU 24a	Exposures to crypto-assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250 % risk weight)	6	16	0
26	Output floor applied (%)	0	0	
27	Floor adjustment (before application of transitional cap)	0	0	
28	Floor adjustment (after application of transitional cap)	0.00%	0.00%	
29	Total	10,137	10,057	811

*RWEAs of €217m at 30 June 2026 are recognised as an Article 3 adjustment. This adjustment is not included under the standardised, F-IRB or A-IRB approaches.

The June 2026 RWAs have increased by €80m since March 2026, primarily driven by an increase of €116m relating to exposures measured under the IRB approach (Template EU CR8 provides more detail on the movement of RWA measured under the IRB approach).

This is offset by a decrease of €56m relating to exposures measured under the standardised approach due to a decrease in 'other items', institutional lending and redemptions on mortgage loans.

Other increases were seen in Operational Risk RWAs (+€15m) primarily due to updates to reflect final RTS on Operational Risk Framework.

Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level Art 438 (d) and (da)

Jun-26

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that banks have supervisory approval to use	RWEAs for portfolios where standardised approaches are used	Total actual RWEAs (a + b)	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Credit risk (excluding counterparty credit risk)	5,481	3,357	8,837	8,168	8,168
2	Counterparty credit risk	-	2	2	2	2
3	Credit valuation adjustment		3	3	3	3
4	Securitisation exposures in the banking book	-	-	-	-	-
5	Market risk	-	-	-	-	-
6	Operational risk		1,077	1,077	1,077	1,077
7	Other risk weighted exposure amounts		217	217	217	217
8	Total	5,481	4,657	10,137	9,468	9,468

The table above shows the composition of RWA by risk type and separated by modelled approaches for which the Group has supervisory approval and where the standardised approaches are used.

As of 30th June 2026, the output floor for RWA according to CRR3 has no impact on the Group's RWA.

Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level Art 438 (d) and (da)

Jun-26

		a	b	c	d	EU d
		Risk weighted exposure amounts (RWEAs)				
		RWEAs for modelled approaches that institutions have supervisory approval to use	RWEAs for column (a) if re-computed using the standardised approach	Total actual RWEAs	RWEAs calculated using full standardised approach	RWEAs that is the base of the output floor
1	Central governments and central banks	-	-	6	6	6
EU 1a	Regional governments or local authorities	-	-	-	-	-
EU 1b	Public sector entities	-	-	-	-	-
EU 1c	Categorised as Multilateral Development Banks in SA	-	-	-	-	-
EU 1d	Categorised as International organisations in SA	-	-	-	-	-
2	Institutions	-	-	-	-	-
3	Equity	-	-	77	77	77
4	Not applicable					
5	Corporates	-	-	289	289	289
5.1	Of which: F-IRB is applied	-	-	-	-	-
5.2	Of which: A-IRB is applied	-	-	-	-	-
EU 5a	Of which: Corporates - General	-	-	289	289	289
EU 5b	Of which: Corporates - Specialised lending	-	-	-	-	-
EU 5c	Of which: Corporates - Purchased receivables	-	-	-	-	-
6	Retail	5,481	-	661	661	661
6.1	Of which: Retail - Qualifying revolving	-	-	-	-	-
EU 6.1a	Of which: Retail - Purchased receivables	-	-	-	-	-
EU 6.1b	Of which: Retail - Other	-	-	661	661	661
6.2	Of which: Retail - Secured by residential real estate	5,481	-	-	-	-
7	Not applicable					
EU 7a	Of which: Retail - Categorised as secured by mortgages on immovable properties and ADC exposures in SA	-	4,712	6,758	6,197	6,197
EU 7b	Collective investment undertakings (CIU)	-	-	-	-	-
EU 7c	Categorised as exposures in default in SA	-	99	290	181	181
EU 7d	Categorised as subordinated debt exposures in SA	-	-	-	-	-
EU 7e	Categorised as covered bonds in SA	-	-	20	20	20
EU 7f	Categorised as claims on institutions and corporates with a short-term credit assessment in SA	-	-	60	60	60
8	Other non-credit obligation assets	-	-	676	676	676
9	Total	5,481	4,811	8,837	8,168	8,168

Note: The IRB exposures RWA of €5.5bn are reported in rows EU 7a and EU 7c for columns b, c, d and EU d.

The table above shows credit risk (excluding counterparty credit risk) RWA broken down by regulatory exposure classes as per Article 112 CRR. For this purpose, RWA which are calculated with the internal rating-based (IRB) approach and assigned to exposure classes as per Article 147 CRR need to be reported in accordance with exposure classes as per Article 112 CRR for the standardised approach.

The table shows in the first two columns the credit risk (excluding counterparty credit risk) RWA for which the Group is using a supervisory approved model and the respective RWA as if computed by standardised approach. Additionally, the total actual RWA is reported, which include the RWA calculated in the IRB approach and the standardised approach.

As of 30th June 2026, the output floor for RWA according to CRR3 has no impact on the Group's RWA.

Template EU CR8 – RWEA flow statements of credit risk exposures under the IRB approach Art 438(h)

		Risk weighted exposure amount				
		Jun-26	Mar-26	Dec-25	Sept-25	Jun-25
		a	a	a	a	a
1	Risk weighted exposure amount as at the end of the previous reporting period	5,364	6,208	6,199	6,544	6,460
2	Asset size (+/-)	96	117	176	197	193
3	Asset quality (+/-)	21	(47)	(70)	(57)	(70)
4	Model updates (+/-)	-	0	-	-	-
5	Methodology and policy (+/-)	-	(915)	(62)	(484)	2
6	Acquisitions and disposals (+/-)	-	-	(34)	-	-
7	Foreign exchange movements (+/-)	-	-	-	-	-
8	Other (+/-)	-	-	-	-	(40)
9	Risk weighted exposure amount as at the end of the reporting period	5,481	5,364	6,208	6,199	6,544

The main movements between March 2026 to June 2026 are as follows:

- Asset size increase driven primarily by new business outpacing redemptions
- Asset quality impact during the quarter was mainly driven by model performance.

Counterparty credit risk

Template EU CCR1 – Analysis of CCR exposure by approach Art 439(f), (g), (k) and (m)

€'m	Jun-26	a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value-post CRM	Exposure Value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	1	2		1.4	6	5	5	1
1	SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
2	IMM (for derivatives and SFTs)			-	1.4	-	-	-	-
2a	Of which securities financing transactions netting sets			-		-	-	-	-
2b	Of which derivatives and long settlement transactions netting sets			-		-	-	-	-
2c	Of which from contractual cross-product netting sets			-		-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral comprehensive method (for SFTs)					177	4	4	1
5	VaR for SFTs					-	-	-	-
6	Total					183	8	8	2

Increase in RWEA between December 2025 to June 2026 is mainly due to increase in SFT ("Securities Financing Transaction") and Derivatives RWEA.

€'m	Dec-25	a	b	c	d	e	f	g	h
		Replacement cost (RC)	Potential future exposure (PFE)	EEPE	Alpha used for computing regulatory exposure value	Exposure value pre-CRM	Exposure value-post CRM	Exposure Value	RWEA
EU-1	EU - Original Exposure Method (for derivatives)	-	-		1.4	-	-	-	-
EU-2	EU - Simplified SA-CCR (for derivatives)	1	1		1.4	3	2	2	0
1	SA-CCR (for derivatives)	-	-		1.4	-	-	-	-
2	IMM (for derivatives and SFTs)			-	1.4	-	-	-	-
2a	Of which securities financing transactions netting sets			-		-	-	-	-
2b	Of which derivatives and long settlement transactions netting sets			-		-	-	-	-
2c	Of which from contractual cross-product netting sets			-		-	-	-	-
3	Financial collateral simple method (for SFTs)					-	-	-	-
4	Financial collateral comprehensive method (for SFTs)					90	1	1	0
5	VaR for SFTs					-	-	-	-
6	Total					92	4	4	1

Template EU CCR3 – Standardised approach – CCR exposures by regulatory exposure class and risk weights Art 439 (I)

Jun-26

Exposure classes	Risk weight											
	a	b	c	d	e	f	g	h	i	j	k	l
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1 Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-
2 Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
3 Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
4 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5 International organisations	-	-	-	-	-	-	-	-	-	-	-	-
6 Institutions	-	-	-	-	1	-	-	-	-	-	-	1
7 Corporates	-	-	-	-	-	-	-	-	-	-	-	-
8 Retail	-	-	-	-	-	-	-	-	-	-	-	-
9 Institutions and corporates with a short-term credit assessment	-	-	12	-	7	-	-	-	-	-	0	20
10 Other items	-	-	-	-	-	-	-	-	-	-	-	-
11 Total exposure value	-	-	12	-	8	-	-	-	-	-	0	21

Increase in RWEA between December 2025 to June 2026 is mainly due to increase in SFT ("Securities Financing Transaction") and Derivatives RWEA.

Dec-25

Exposure classes	Risk weight											
	a	b	c	d	e	f	g	h	i	j	k	l
	0%	2%	4%	10%	20%	50%	70%	75%	100%	150%	Others	Total exposure value
1 Central governments or central banks	-	-	-	-	-	-	-	-	-	-	-	-
2 Regional government or local authorities	-	-	-	-	-	-	-	-	-	-	-	-
3 Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-
4 Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-
5 International organisations	-	-	-	-	-	-	-	-	-	-	-	-
6 Institutions	-	-	-	-	1	-	-	-	-	-	-	1
7 Corporates	-	-	-	-	-	-	-	-	-	-	-	-
8 Retail	-	-	-	-	-	-	-	-	-	-	-	-
9 Institutions and corporates with a short-term credit assessment	-	-	8	-	2	-	-	-	-	-	-	10
10 Other items	-	-	-	-	-	-	-	-	-	-	-	-
11 Total exposure value	-	-	8	-	4	-	-	-	-	-	-	11

Template EU CCR8 – Exposures to CCPs Art 439(i)

€'M		Jun-26		Dec-25	
		a	b	a	b
		Exposure value	RWEA	Exposure value	RWEA
1	Exposures to QCCPs (total)		0		0
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	12	0	8	0
3	(i) OTC derivatives	12	0	8	0
4	(ii) Exchange-traded derivatives	-	-	-	-
5	(iii) SFTs	-	-	-	-
6	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
7	Segregated initial margin	7		6	
8	Non-segregated initial margin	-	-	-	-
9	Prefunded default fund contributions	-	-	-	-
10	Unfunded default fund contributions	-	-	-	-
11	Exposures to non-QCCPs (total)		-		-
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	-	-	-	-
13	(i) OTC derivatives	-	-	-	-
14	(ii) Exchange-traded derivatives	-	-	-	-
15	(iii) SFTs	-	-	-	-
16	(iv) Netting sets where cross-product netting has been approved	-	-	-	-
17	Segregated initial margin	-		-	
18	Non-segregated initial margin	-	-	-	-
19	Prefunded default fund contributions	-	-	-	-
20	Unfunded default fund contributions	-	-	-	-

Template EU CCR5 – Composition of collateral for CCR exposures **Art 439(e)**

Jun-26

€'M	a	b	c	d	e	f	g	h
	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1 Cash - domestic currency	-	7	12	7	-	178	-	-
2 Cash - other currencies	-	-	-	-	-	-	-	-
3 Domestic sovereign debt	-	-	-	-	-	-	-	84
4 Other sovereign debt	-	-	-	-	-	-	-	93
5 Government agency debt	-	-	-	-	-	-	-	-
6 Corporate bonds	-	-	-	-	-	-	-	-
7 Equity securities	-	-	-	-	-	-	-	-
8 Other collateral	-	-	-	-	-	-	-	-
9 Total	-	7	12	7	-	178	-	177

Increase in collateral posted between December 2025 to June 2026 is mainly due to increase in SFT ("Securities Financing Transaction")

Dec-25

€'M	a	b	c	d	e	f	g	h
	Collateral used in derivative transactions				Collateral used in SFTs			
	Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received		Fair value of posted collateral	
	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated	Segregated	Unsegregated
1 Cash - domestic currency	18	7	6	7	-	89	-	-
2 Cash - other currencies	-	-	-	-	-	-	-	-
3 Domestic sovereign debt	-	-	-	-	-	-	-	89
4 Other sovereign debt	-	-	-	-	-	-	-	-
5 Government agency debt	-	-	-	-	-	-	-	-
6 Corporate bonds	-	-	-	-	-	-	-	-
7 Equity securities	-	-	-	-	-	-	-	-
8 Other collateral	-	-	-	-	-	-	-	-
9 Total	18	7	6	7	-	89	-	89

Capital buffers

Information on the amount of additional capital to be held to meet its institution countercyclical buffer is provided below. The countercyclical capital buffer (CCyB) is designed to counter procyclicality in the financial system. When cyclical systemic risk is judged to be increasing, institutions should accumulate capital to create buffers that strengthen the resilience of the banking sector during periods of stress when losses materialise. In light of the evolution of the risk environment since the depths of the pandemic shock, the Central Bank has been gradually rebuilding macroprudential capital buffers through an increase in the CCyB and has indicated that it sees 1.5% as an appropriate level for when risk conditions are deemed to be neither elevated nor subdued.

As at the balance sheet date, the effective rate of the CCyB is 1.5% (Dec 25: 1.5%).

Template EU CCyB2 - Amount of institution-specific countercyclical capital buffer Art 440(b)

€'M	a	a
	Jun-26	Dec-25
Total risk exposure amount	10,137	10,936
Institution specific countercyclical capital buffer rate	1.50%	1.50%
Institution specific countercyclical capital buffer requirement	152	164

Template EU CCyB1 - Geographical distribution of credit exposures relevant for the calculation of the countercyclical buffer **Art 440(a)**

	Jun-26												
	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
€'M													
Breakdown by country													
Ireland	6,864	17,093	-	-	-	23,957	698	-	-	698	8,728	99.64%	1.50%
United Kingdom	11	13	-	-	-	25	1	-	-	1	15	0.17%	2.00%
Australia	3	4	-	-	-	7	0	-	-	0	4	0.05%	0.00%
United States of America	3	3	-	-	-	5	0	-	-	0	5	0.06%	0.00%
France	1	1	-	-	-	2	0	-	-	0	1	0.01%	1.00%
Germany	1	1	-	-	-	2	0	-	-	0	1	0.01%	0.75%
Spain	0	2	-	-	-	2	0	-	-	0	1	0.01%	0.50%
Portugal	0	2	-	-	-	2	0	-	-	0	1	0.01%	0.75%
Other countries (<€2M each)	5	6	-	-	-	11	0	-	-	0	4	0.05%	
of which have a buffer													
Poland	0	0	-	-	-	1	0	-	-	0	0	0.00%	1.00%
Czech Republic	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.25%
Luxembourg	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Hong Kong	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Greece	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.25%
Denmark	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Slovakia	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Sweden	0	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Lithuania	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Hungary	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Netherlands	0	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Belgium	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Slovenia	0	-	-	-	-	0	0	-	-	0	0	-	1.00%
Latvia	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Bulgaria	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Norway	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Cyprus	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Romania	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Korea, Republic Of	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
TOTAL	6,889	17,124	-	-	-	24,013	701	-	-	701	8,760	100.00%	

	a	b	c	d	e	f	g	h	i	j	k	l	m
	General credit exposures		Relevant credit exposures – Market risk		Securitisation exposures Exposure value for non-trading book	Total exposure value	Own fund requirements				Risk-weighted exposure amounts	Own fund requirements weights (%)	Countercyclical buffer rate (%)
	Exposure value under the standardised approach	Exposure value under the IRB approach	Sum of long and short positions of trading book exposures for SA	Value of trading book exposures for internal models			Relevant credit risk exposures - Credit risk	Relevant credit exposures – Market risk	Relevant credit exposures – Securitisation positions in the non-trading book	Total			
€'M													
Breakdown by country													
Ireland	7,109	16,489	-	-	-	23,598	764	-	-	764	9,544	99.76%	1.50%
United Kingdom	12	13	-	-	-	25	1	-	-	1	12	0.13%	2.00%
Australia	3	4	-	-	-	7	0	-	-	0	3	0.03%	0.00%
United States of America	2	3	-	-	-	5	0	-	-	0	1	0.01%	0.00%
Germany	1	1	-	-	-	2	0	-	-	0	1	0.01%	0.75%
Portugal	0	2	-	-	-	2	0	-	-	0	1	0.01%	0.00%
Other countries (<€2M each)	6	8	-	-	-	14	0	-	-	0	5	0.05%	0.00%
of which have a buffer													
Spain	0	2	-	-	-	2	0	-	-	0	1	0.01%	0.50%
France	1	1	-	-	-	2	0	-	-	0	0	0.00%	1.00%
Poland	0	0	-	-	-	1	0	-	-	0	0	0.00%	1.00%
Czech Republic	0	0	-	-	-	0	0	-	-	0	0	0.00%	1.25%
Luxembourg	0	0	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Hong Kong	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.50%
Greece	0	-	-	-	-	0	0	-	-	0	0	0.00%	0.25%
Denmark	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Slovakia	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.50%
Sweden	0	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Lithuania	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Hungary	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Netherlands	0	0	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Belgium	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Latvia	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Bulgaria	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.00%
Norway	0	-	-	-	-	0	0	-	-	0	0	0.00%	2.50%
Cyprus	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Romania	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
Korea, Republic Of	0	-	-	-	-	0	0	-	-	0	0	0.00%	1.00%
TOTAL	7,133	16,520	-	-	-	23,654	765	-	-	765	9,567	100.00%	

Credit risk

Template EU CR2: Changes in the stock of non-performing loans and advances **Art 442 (f)**

		Jun-26	Dec-25
		a	a
		Gross carrying amount	Gross carrying amount
010	Initial stock of non-performing loans and advances	308	382
020	Inflows to non-performing portfolios	87	123
030	Outflows from non-performing portfolios	(72)	(197)
040	Outflows due to write-offs	(2)	(4)
050	Outflow due to other situations	(70)	(60)
060	Final stock of non-performing loans and advances	323	308

Template EU CR1: Performing and non-performing exposures and related provisions **Art 442(c)**

Jun-26

€'M		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions					
	Of which, stage 1	Of which, stage 2		Of which, stage 2	Of which, stage 3		Of which, stage 1	Of which, stage 2		Of which, stage 2	Of which, stage 3	On performing exposures	On non-performing exposures			
005	Cash balances at central banks and other demand deposits	1,444	1,444	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	22,793	19,890	2,903	323	-	323	(182)	(38)	(144)	(144)	-	(144)	-	21,343	175
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	168	168	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
050	Other financial corporations	3	3	1	0	-	0	(0)	(0)	(0)	(0)	-	(0)	-	0	-
060	Non-financial corporations	966	439	526	16	-	16	(55)	(9)	(45)	(11)	-	(11)	-	589	3
070	Of which SMEs	392	178	215	2	-	2	(24)	(3)	(21)	(1)	-	(1)	-	212	1
080	Households	21,656	19,280	2,376	307	-	307	(127)	(29)	(99)	(133)	-	(133)	-	20,754	172
090	Debt securities	5,336	5,336	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	5,072	5,072	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
120	Credit institutions	264	264	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	1,772	1,643	130	1	-	1	-	-	-	-	-	-	-	-	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
180	Credit institutions	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-
190	Other financial corporations	0	0	0	-	-	-	-	-	-	-	-	-	-	-	-
200	Non-financial corporations	117	52	65	0	-	0	-	-	-	-	-	-	-	-	-
210	Households	1,654	1,591	64	1	-	1	-	-	-	-	-	-	-	-	-
220	Total	31,345	28,312	3,033	324	-	324	(183)	(39)	(144)	(144)	-	(144)	-	21,343	175

Increase of ~ €0.5bn driven primarily by increase in loans and advances and Off-balance sheet exposures.

Dec-25

€'M		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	Of which, stage 1	Of which, stage 2		Of which, stage 2	Of which, stage 3		Of which, stage 1	Of which, stage 2		Of which, stage 2	Of which, stage 3					
005	Cash balances at central banks and other demand deposits	1,562	1,562	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	22,418	19,761	2,657	309	-	309	(181)	(36)	(146)	(139)	-	(139)	-	21,072	166
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	158	158	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
050	Other financial corporations	3	2	1	0	-	0	(0)	(0)	(0)	(0)	-	(0)	-	0	0
060	Non-financial corporations	881	402	479	13	-	13	(54)	(8)	(46)	(10)	-	(10)	-	541	3
070	Of which SMEs	385	167	217	1	-	1	(24)	(3)	(20)	(1)	-	(1)	-	229	1
080	Households	21,376	19,199	2,177	296	-	296	(128)	(28)	(100)	(129)	-	(129)	-	20,531	164
090	Debt securities	5,361	5,361	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	5,119	5,119	-	-	-	-	(1)	(1)	-	-	-	-	-	-	-
120	Credit institutions	242	242	-	-	-	-	(0)	(0)	-	-	-	-	-	-	-
130	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
140	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150	Off-balance-sheet exposures	1,504	1,350	153	1	-	1	-	-	-	-	-	-	-	-	-
160	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
170	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
180	Credit institutions	0	-	0	-	-	-	-	-	-	-	-	-	-	-	-
190	Other financial corporations	1	0	0	-	-	-	-	-	-	-	-	-	-	-	-
200	Non-financial corporations	123	46	77	0	-	0	-	-	-	-	-	-	-	-	-
210	Households	1,380	1,304	76	1	-	1	-	-	-	-	-	-	-	-	-
220	Total	30,845	28,034	2,810	310	-	310	(182)	(36)	(146)	(139)	-	(139)	-	21,072	166

Template EU CQ1: Credit quality of forborne exposures Art 442(c)

Jun-26

Jun-20

€'M		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposures	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On non-performing forborne exposures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
	Of which defaulted		Of which impaired						
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	82	140	140	140	(3)	(72)	146	68
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	1	6	6	6	(0)	(5)	1	1
070	Households	81	134	134	134	(3)	(67)	144	67
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	-	-	-	-	-	-	-	-
100	Total	82	140	140	140	(3)	(72)	146	68

Dec-25

		a	b	c	d	e	f	g	h
		Gross carrying amount/nominal amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forbore exposures	
€'M		Performing forbore	Non-performing forbore		Of which defaulted	Of which impaired	On performing forbore exposures	On non-performing forbore exposures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
005	Cash balances at central banks and other demand deposits	-	-	-	-	-	-	-	-
010	Loans and advances	82	132	132	132	(4)	(69)	140	63
020	Central banks	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	-	-	-	-	-
060	Non-financial corporations	2	7	7	7	(0)	(6)	1	1
070	Households	80	125	125	125	(4)	(64)	139	62
080	Debt Securities	-	-	-	-	-	-	-	-
090	Loan commitments given	-	-	-	-	-	-	-	-
100	Total	82	132	132	132	(4)	(69)	140	63

Template EU CQ4: Quality of non-performing exposures by geography Art 442(c) and (e)

Jun-26

Jun-20

		a	b	c	d	e	f	g
		Gross carrying/Nominal amount				Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non-performing exposures
				of which: non-performing*	of which: subject to impairment*			
			of which: defaulted					
010	On balance sheet exposures	29,896		323		(327)		-
020	Ireland	25,896		319		(323)		-
030	Spain	858		0		(0)		-
040	France	638		0		(0)		-
050	Austria	357		-		(0)		-
060	Portugal	309		0		(0)		-
061	Belgium	279		0		(0)		-
062	Italy	166		0		(0)		-
063	United States	162		0		(0)		-
064	Netherlands	84		0		(0)		-
065	United Kingdom	27		3		(3)		-
066	Germany	16		0		(0)		-
067	Australia	7		0		(0)		-
068	Switzerland	2		-		(0)		-
069	Canada	1		0		(0)		-
070	Other countries**	1,095		1		(0)		-
080	Off balance sheet exposures	1,773		1			-	
090	Ireland	1,770		1			-	
140	Other countries	4		0			-	
150	Total	31,670		324		(327)	-	-

* In line with the requirements for large institutions with an NPL ratio (in accordance with Regulation (EU) 2021/637) lower than 5%, columns "Of which non-performing" and "Of which subject to impairment" are not required to be disclosed.

Note: The increase in On balance sheet exposures are primarily driven by the inclusion of cash balances at central banks and other demand deposits as per the revised EBA mappings

** Other countries include debt securities of €1,088m relating to supranational organisations

Dec-25

		a	b	c	d	e	f	g
			Gross carrying/Nominal amount of which: non-performing*		of which: subject to impairment*	Accumulated impairment	Provisions on off-balance sheet commitments and financial guarantee given	Accumulated negative changes in fair value due to credit risk on non- performing exposures
				of which: defaulted				
010	On balance sheet exposures	28,088		309		(321)		-
020	Ireland	24,275		305		(317)		-
030	Spain	844		0		(0)		-
040	France	723		0		(0)		-
050	Portugal	296		0		(0)		-
060	Austria	340		-		(0)		-
061	Italy	242		0		(0)		-
062	Belgium	220		0		(0)		-
063	Netherlands	85		0		(0)		-
064	United Kingdom	27		3		(3)		-
065	Australia	7		0		(0)		-
066	United States	5		0		(0)		-
067	Germany	2		0		(0)		-
068	Switzerland	2		-		(0)		-
069	Canada	1		0		(0)		-
070	Other countries	1,019		0		(0)		-
080	Off balance sheet exposures	1,505		1			-	
090	Ireland	1,499		1			-	
140	Other countries	5		0			-	
150	Total	29,593		310		(321)	-	-

Template EU CQ5: Credit quality of loans and advances to non-financial corporations by industry **Art 442(c) and (e)**

Jun-26

Jun-20

		a	b	c	d	e	f
			Gross carrying amount		of which: loans and advances subject to impairment*	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures
			of which: non-performing*	of which: defaulted			
€'M							
010	Agriculture, forestry and fishing	64		1		(6)	-
020	Mining and quarrying	2		-		(0)	-
030	Manufacturing	112		0		(5)	-
040	Electricity, gas, steam and air conditioning supply	14		0		(1)	-
050	Water supply	7		-		(0)	-
060	Construction	65		4		(4)	-
070	Wholesale and retail trade	204		3		(17)	-
080	Transport and storage	108		0		(4)	-
090	Accommodation and food service activities	140		0		(10)	-
100	Information and communication	9		0		(0)	-
110	Financial and insurance activities	0		-		(0)	-
120	Real estate activities	32		3		(3)	-
130	Professional, scientific and technical activities	35		0		(2)	-
140	Administrative and support service activities	85		1		(3)	-
150	Public administration and defense, compulsory social security	0		0		(0)	-
160	Education	19		-		(2)	-
170	Human health services and social work activities	60		2		(7)	-
180	Arts, entertainment and recreation	10		-		(1)	-
190	Other services	15		0		(1)	-
200	Total	982		16		(65)	-

* In line with the requirements for large institutions with an NPL ratio (in accordance with Regulation (EU) 2021/637) lower than 5%, columns "Of which non-performing" and "Of which loans and advances subject to impairment" are not required to be disclosed.

		Dec-25					
		a	b	c	d	e	f
		Gross carrying amount	of which: non-performing		of which: loans and advances subject to	Accumulated impairment	Accumulated negative changes in fair value due to
				of which: defaulted			
€'M							
010	Agriculture, forestry and fishing	53		0		(4)	-
020	Mining and quarrying	2		-		(0)	-
030	Manufacturing	109		0		(4)	-
040	Electricity, gas, steam and air conditioning supply	4		0		(0)	-
050	Water supply	5		-		(0)	-
060	Construction	57		0		(2)	-
070	Wholesale and retail trade	166		4		(17)	-
080	Transport and storage	103		0		(5)	-
090	Accommodation and food service activities	132		0		(9)	-
100	Information and communication	10		0		(0)	-
110	Financial and insurance activities	0		-		(0)	-
120	Real estate activities	34		3		(4)	-
130	Professional, scientific and technical activities	32		0		(2)	-
140	Administrative and support service activities	82		1		(3)	-
150	Public administration and defense, compulsory social security	0		0		(0)	-
160	Education	12		-		(1)	-
170	Human health services and social work activities	63		2		(6)	-
180	Arts, entertainment and recreation	10		-		(2)	-
190	Other services	16		0		(1)	-
200	Total	894		13		(63)	-

Template EU CQ7: Collateral obtained by taking possession and execution processes **Art 442(c)**

€'m		Jun-26		Dec-25	
		a	b	a	b
		Collateral obtained by taking possession		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes	Value at initial recognition	Accumulated negative changes
010	Property, plant and equipment (PP&E)	-	-	-	-
020	Other than PP&E	2	(0)	2	(0)
030	Residential immovable property	2	(0)	2	(0)
040	Commercial Immovable property	-	-	-	-
050	Movable property (auto, shipping, etc.)	-	-	-	-
060	Equity and debt instruments	-	-	-	-
070	Other	-	-	-	-
080	Total	2	(0)	2	(0)

Template EU CR1-A: Maturity of exposures **Art 442(g)**

€'M		Jun-26					
		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	722	1,220	1,148	21,474	-	24,564
2	Debt securities	-	780	1,902	2,654	-	5,336
3	Total	722	2,000	3,050	24,128	-	29,900

€'M		Dec-25					
		a	b	c	d	e	f
		Net exposure value					
		On demand	<= 1 year	> 1 year <= 5 years	> 5 years	No stated maturity	Total
1	Loans and advances	713	930	1,084	21,185	-	23,912
2	Debt securities	-	631	2,197	2,534	-	5,361
3	Total	713	1,560	3,281	23,719	-	29,273

Use of the standardised approach

Article 444

Template EU CR5 – standardised approach Art 444(e)

Jun-26																
	€'M	Risk Weight														
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%	
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	
1	Central governments or central banks	5,367	-	-	-	-	-	-	-	-	-	-	-	-	-	
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
3	Multilateral development banks	66	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 3a	International organisations	1,023	-	-	-	-	-	-	-	-	-	-	-	-	-	
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
5	Covered bonds	-	-	-	198	-	-	-	-	-	-	-	-	-	-	
6	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 7b	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
8	Retail exposures	-	-	-	-	-	-	-	-	4	-	-	-	899	-	
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	3,795	3	1	-	2	-	-	-	328	-	
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	3,615	-	-	-	-	-	-	-	318	-	
9.1.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.1.2	loan splitting applied (secured)	-	-	-	-	3,615	-	-	-	-	-	-	-	-	-	
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	318	-	
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	180	3	1	-	2	-	-	-	10	-	
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.3.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	302	-	-	-	-	-	-	-	-	-	
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 10c	Other items	58	-	-	-	43	-	-	-	-	-	-	-	-	-	
11	not applicable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
EU 11c	Total	6,515	-	-	198	4,140	3	1	-	6	-	-	-	1,227	-	

														Jun-26
	€'M	Risk Weight											Total	Of which unrated
		90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others		
		o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	-	-	-	-	-	-	2	-	-	-	-	5,370	5,370
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	66	66
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	-	-	1,023	1,023
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	198	-
6	Corporates	-	307	-	-	-	-	-	-	-	-	-	307	307
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	-	-	-	54	-	3	-	-	-	-	57	57
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	-	-	54	-	3	-	-	-	-	57	57
8	Retail exposures	-	2	-	-	-	-	-	-	-	-	-	905	905
9	Secured by mortgages on immovable property and ADC exposures	99	96	-	24	-	5	-	-	-	-	409	4,762	4,762
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	3,933	3,933
9.1.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-
9.1.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	3,615	3,615
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	318	318
9.2	Secured by mortgages on residential immovable property - IPRE	-	96	-	-	-	-	-	-	-	-	-	292	292
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	99	-	-	24	-	5	-	-	-	-	409	537	537
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	82	-	-	-	0	-	-	-	-	-	82	82
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	302	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	-	667	-	-	-	-	-	-	-	-	-	768	768
11	not applicable	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 11c	Total	99	1,154	-	24	54	5	5	-	-	-	409	13,839	13,339

Dec-25

	€'M	Risk Weight													
		0%	2%	4%	10%	20%	30%	35%	40%	45%	50%	60%	70%	75%	80%
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments or central banks	5,550	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	42	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 3a	International organisations	972	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Covered bonds	-	-	-	201	-	-	-	-	-	-	-	-	-	-
6	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Retail exposures	-	-	-	-	-	-	-	-	5	-	-	-	836	-
9	Secured by mortgages on immovable property and ADC exposures	-	-	-	-	3,982	3	1	-	1	-	-	-	401	-
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	3,791	-	-	-	-	-	-	-	390	-
9.1.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.1.2	loan splitting applied (secured)	-	-	-	-	3,791	-	-	-	-	-	-	-	-	-
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	390	-
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	191	3	1	-	1	-	-	-	11	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	332	-	-	-	-	-	-	-	-	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	69	-	-	-	25	-	-	-	-	-	-	-	-	-
11	not applicable	-	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 11c	Total	6,633	-	-	201	4,339	3	1	-	6	-	-	-	1,237	-

	€'M	Risk Weight											Total	Of which unrated
		90%	100%	105%	110%	130%	150%	250%	370%	400%	1250%	Others		
		o	p	q	r	s	t	u	v	w	x	y	z	aa
1	Central governments or central banks	-	-	-	-	-	-	6	-	-	-	-	5,557	5,557
2	Non-central government public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2a	Regional governments or local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	42	42
EU 3a	International organisations	-	-	-	-	-	-	-	-	-	-	-	972	972
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	201	-
6	Corporates	-	244	-	-	-	-	-	-	-	-	44	289	289
6.1	Of which: Specialised Lending	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Subordinated debt exposures and equity	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7a	Subordinated debt exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 7b	Equity	-	54	-	-	-	-	3	-	-	-	-	57	57
8	Retail exposures	-	2	-	-	-	-	-	-	-	-	-	843	843
9	Secured by mortgages on immovable property and ADC exposures	94	104	-	21	-	6	-	-	-	-	395	5,007	5,007
9.1	Secured by mortgages on residential immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	4,180	4,180
9.1.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-
9.1.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	3,791	3,791
9.1.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	390	390
9.2	Secured by mortgages on residential immovable property - IPRE	-	104	-	-	-	-	-	-	-	-	-	312	312
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.1	No loan splitting applied	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.2	loan splitting applied (secured)	-	-	-	-	-	-	-	-	-	-	-	-	-
9.3.3	loan splitting applied (unsecured)	-	-	-	-	-	-	-	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	94	-	-	21	-	6	-	-	-	-	395	515	515
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	80	-	-	-	0	-	-	-	-	-	80	80
EU 10a	Claims on institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	332	-
EU 10b	Collective investment undertakings (CIU)	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 10c	Other items	-	763	-	-	-	-	-	-	-	-	-	857	857
11	not applicable	-	-	-	-	-	-	-	-	-	-	-	-	-
EU 11c	Total	94	1,246	-	21	-	6	9	-	-	-	439	14,236	13,703

Exposure to interest rate risk on positions not included in the trading book

Template EU IRRBB1 - Interest rate risks of non-trading book activities*

Art 448.1(a) and (b)

Supervisory shock scenarios		Jun-26			
		a		b	
		Changes of the economic value of equity		Changes of the net interest income	
		Jun-26	Dec-25	Jun-26	Dec-25
1	Parallel up	-71.10	-108.85	6.23	32.45
2	Parallel down	2.51	102.87	-77.76	-76.76
3	Steepener	78.81	32.69		
4	Flattener	-171.49	-51.00		
5	Short rates up	-180.83	-87.17		
6	Short rates down	86.70	80.36		

*The Bank does not have any assumptions different from those used for disclosure of template EU IRRBB1.

Art 448.1 (e) (ii), 448.2

Group Treasury manages the Bank's IRRBB position to ensure that internal/regulatory thresholds limits are not breached. Pre-emptive hedging actions are undertaken by Treasury when risk positions trend towards the Board approved threshold and limits.

In accordance with the Bank's IRRBB Strategy, which is re-assessed by the ALCO and BRCC on an annual basis at a minimum, in the first instance the Bank seeks to naturally hedge interest rate exposures via balance-sheet management where possible. Alternatively, derivatives are executed to mitigate interest rate exposures and/or manage positions that cannot be naturally hedged.

Explanation of the significance of the IRRBB measures and of their significant variations since previous disclosures Art 448.1 (d)

The Bank stress tests IRRBB on both an EVE and EaR basis. For each stress scenario, the risk level is taken to be the most adverse of the two measures or zero if they are both positive.

The 30 June 2026 interest rate risk level, based on the EVE calculation (more severe than EaR) in the Short Up scenario, was calculated as €181m (31 December 2025: €109m under the Parallel Up scenario).

The risk position under the EVE metric has increased primarily due to changes to the behavioural assumptions applied to Retail Current Account and Retail Non-Maturity Deposit portfolios. For IRRBB purposes, the "core" portion of these portfolios has been reduced and profiled evenly over a period up to 10-years (previously 7-years). These changes had the effect of increasing the Bank's exposure to non-parallel upward rate shocks from an economic value perspective.

Exposure to securitisation positions

Template EU-SEC1 - Securitisation exposures in the non-trading book **Art 449(j)**

		Jun-26														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Institution acts as originator						Institution acts as sponsor				Institution acts as investor				
		Traditional			Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total	
		STS	of which SRT	Non-STS	of which SRT	STS		Non-STS	STS			Non-STS				
€'M																
1	Total exposures	5,116	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Retail (total)	5,116	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	residential mortgage	5,116	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	credit card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Wholesales (total)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

The Bank executed Fastnet 20 securitisation, comprising 100% RMBS (€1.5bn) structured with Class A1 (~€680m), Class A2 (~€710m) and Class Z (~€105m) and collapsed Fastnet 17 securitisations with exposures of €326m between December 2025 to June 2026.

Dec-25																
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Institution acts as originator						Institution acts as sponsor				Institution acts as investor				
		Traditional			Synthetic		Sub-total	Traditional		Synthetic	Sub-total	Traditional		Synthetic	Sub-total	
		STS	Non-STS					STS	Non-STS			STS	Non-STS			
€'M			of which SRT	of which SRT									STS	Non-STS		
1	Total exposures	4,078	-	326	-	-	-	-	-	-	-	-	-	-	-	-
2	Retail (total)	4,078	-	326	-	-	-	-	-	-	-	-	-	-	-	-
3	residential mortgage	4,078	-	326	-	-	-	-	-	-	-	-	-	-	-	-
4	credit card	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Wholesales (total)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	loans to corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	commercial mortgage	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	lease and receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	other wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template EU-SEC4 - Securitisation exposures in the non-trading book and associated regulatory capital requirements - institution acting as investor **Art 449(k) point (ii)**

		Jun-26																
€'M		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		<= 20%	> 20% to 50%	> 50% to 100%	> 100% to 1250%	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
1	Total exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Traditional securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which, resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Dec-25																
€'M		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	EU-p	EU-q
		Exposure values (by RW bands/deductions)					Exposure values (by regulatory approach)				RWEA (by regulatory approach)				Capital charge after cap			
		<= 20%	> 20% to 50%	> 50% to 100%	> 100% to 1250%	1250% RW/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions	SEC-IRBA	SEC-ERBA (including IAA)	SEC-SA	1250%/ deductions
1	Total exposure	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Traditional securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Of which STS	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Re-securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Synthetic securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Securitisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Retail underlying	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Wholesale	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Of which, resecuritisation	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Template EU-SEC5 - Exposures securitised by the institution - Exposures in default and specific credit risk adjustments **Art 449(I)**

		Jun-26		
		a	b	c
		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount		Total amount of specific credit risk adjustments made during the period
€'M		Of which exposures in default		
1	Total exposures	5,116	20	4
2	Retail (total)	5,116	20	4
3	residential mortgage	5,116	20	4
4	credit card	-	-	-
5	other retail exposures	-	-	-
6	re-securitisation	-	-	-
7	Wholesale (total)	-	-	-
8	loans to corporates	-	-	-
9	commercial mortgage	-	-	-
10	lease and receivables	-	-	-
11	other wholesale	-	-	-
12	re-securitisation	-	-	-

		Dec-25		
		a	b	c
		Exposures securitised by the institution - Institution acts as originator or as sponsor		
		Total outstanding nominal amount	Of which exposures in default	Total amount of specific credit risk adjustments made during the period
€'M				
1	Total exposures	4,404	31	(11)
2	Retail (total)	4,404	31	(11)
3	residential mortgage	4,404	31	(11)
4	credit card	-	-	-
5	other retail exposures	-	-	-
6	re-securitisation	-	-	-
7	Wholesale (total)	-	-	-
8	loans to corporates	-	-	-
9	commercial mortgage	-	-	-
10	lease and receivables	-	-	-
11	other wholesale	-	-	-
12	re-securitisation	-	-	-

Environmental, Social and Governance Risks (ESG risks)

Table 1 - Qualitative information on Environmental risk

a) Institution's business strategy to integrate environmental factors and risks, taking into account the impact of environmental factors and risks on institution's business environment, business model, strategy and financial planning

As part of preparing PTSB's Sustainability Statement, the Bank undertook a Double Materiality Assessment (DMA) in line with Corporate Sustainability Reporting Directive (CSRD) and European Sustainability Reporting Standards (ESRS) guidance to assess sustainability-related impacts, risks and opportunities (IROs) and identify those that were material to the Bank.

The assessment considered both stakeholder impact and financial materiality to determine the IROs most material to the business and important to stakeholders. The findings guided the development of PTSB's Sustainability Strategy 2025-2027 and identified E1 Climate Change, S1 Own Workforce (Working Conditions), and S4 Consumers and End-Users (Housing and Customer Experience) as material topics for the Bank.

The Strategy reflects evolving market conditions and the Bank's commitment to long-term sustainable growth and is focused on three pillars: 'Investing for Impact' 'Protecting our Planet' and 'Shaping an Inclusive Future'.

Through the 'Protecting our Planet' pillar, Environmental, Social and Governance (ESG) risk is a key area of focus. This includes ensuring that the impact of environmental factors and risks is considered within the Bank's business environment, business model, strategy and financial planning.

For each area of focus within the PTSB's Sustainability Strategy 2025-2027, the Bank has outlined its objectives, delivery actions and measures of success, monitored and managed through Key Performance Indicators (KPIs). Through the delivery of these objectives, PTSB aims to further embed sustainability across the organisation by directing investment and resources towards programming that creates positive societal outcomes, while supporting the effective identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity of ESG risk.

For more on the Bank's approach, please refer to the Sustainability Statement in PTSB's 2025 Annual Report.

PTSB has an overarching Integrated Strategic Plan (ISP) that brings together the Bank's three-year strategic direction, financial plan and change delivery roadmaps. The ISP sets out the Bank's core priorities over a medium-term time horizon and considers the needs of all stakeholders. Through the ISP, PTSB channels investment and resources into initiatives that support and accelerate delivery of the Bank's strategy in a safe and compliant manner. Key commitments within the ISP include:

- Embedding consideration for sustainability (including consideration for ESG risk) into all areas of our business.
- Meeting sustainability-related regulation and mitigating against ESG risk.
- Ensuring that our workforce has the right knowledge and capability to deliver our sustainability objectives.
- Enhancing mortgage and retrofit propositions for personal customers, including a focus on products and propositions that support customers in their transition to a lower-carbon economy.
- Introducing sustainability propositions for our Business Banking customers.

The Bank continued to make progress in embedding consideration for sustainability into strategy execution during the first half of 2026. Through the quarterly performance review process, sustainability-related deliverables and KPIs are reviewed, challenged and reported alongside broader strategic performance measures at Executive Committee and Board level, enabling oversight of progress and any required interventions. In addition, members of the Sustainability team participate in the Bank's strategic planning process to help ensure that consideration for sustainability, including ESG risk, are incorporated into strategy development, investment decisions and the resulting change delivery portfolio.

During the first half of 2026, PTSB continued to enhance its approach to ESG risk management and further integrate ESG risk into the Bank's Enterprise Risk Management Framework (ERMF). This work forms part of the Bank's ESG Risk Action Plan, which was developed during 2025 following a gap analysis against the EBA Guidelines on the management of ESG risks and the ECB Guide on climate-related and environmental risks. The Action Plan provides a roadmap for embedding consideration for ESG risk into the Bank's governance structures, risk management processes and operations to support compliance with the EBA Guidelines and meet regulatory expectations.

To support this work, the Bank completed Environmental, Social and Governance Risk (ESG Risk) Materiality Assessments to identify and assess the ESG risk drivers most relevant to its business model and activities. The Environmental Risk Materiality Assessment incorporated the Bank's existing Climate-related and Environmental (CR&E) risk assessment and was expanded in 2025 to include qualitative consideration of Nature-related risk for the first time. In addition, qualitative Social and Governance Risk Materiality Assessments were completed during the first half of 2026, with input from stakeholders across First-line and Second-line teams. Taken together, the assessments confirmed that ESG risk is material to the Bank and should be integrated into the Bank's ERMF.

As part of this work, the Bank determined that ESG risk should be introduced as a Level 1 Key Risk Category within the Bank's ERMF, supported by three Level 2 Risk Categories - Environmental risk, Social risk and Governance risk. Through this approach, the existing Climate-related and Environmental Risk Category will be incorporated within the Bank's Level 2 Environmental Risk Category.

This integration reflects the findings of the ESG Risk Materiality Assessments and supports regulatory expectations that ESG risk considerations are incorporated into existing risk management frameworks, policies and processes.

The Bank's approach to ESG risk management continues to mature. To support the progressive integration of ESG risk within the ERMF, the Bank has developed an ESG risk definition, defining ESG risk as *'the risk of adverse impacts to the Bank's financial position, operations or reputation arising from the current or prospective impacts of environmental, social or governance factors affecting the Bank, its third parties, or its counterparties and invested assets'*.

PTSB has also developed an ESG Risk Management Policy, which will support the transition from the existing Climate-related and Environmental Risk (CR&E) Management Framework, while broadening the Bank's approach to ESG risk management. Together with the ESG Risk Action Plan, the Policy provides the foundation for further integration of ESG risk within governance, risk management processes, reporting, metrics and risk appetite arrangements over time.

Formal integration of ESG risk into the Bank's ERMF is expected to be completed as part of the 2026 annual review cycle.

b) Objectives, targets and limits to assess and address environmental risk in short-, medium-, and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes

PTSB's Board of Directors (the Board) is accountable for the success of the Bank and for overseeing and approving the Bank's ISP, including monitoring its implementation and effectiveness within risk appetite. The Board is also accountable for formulating, approving and supervising the implementation of the Bank's Business Strategy to realise its long-term financial interests and maintain solvency.

During the first half of 2026, the Board received updates on progress against the three pillars of the Bank's Sustainability Strategy 2025 -2027, including ongoing enhancements to ESG risk management across the Bank.

Environmental matters reviewed by the Board included:

- Progress against delivery of the ESG Risk Action Plan, including actions to further embed consideration for ESG risk into governance, risk management processes and operations;
- Development of an implementation plan to support compliance with the EBA Guidelines Environmental Scenario Analysis;
- Progress on preparation for the revised Building Energy Rating (BER) scales under the Energy Performance of Buildings Directive (EPBD), including the actions being taken to support customers and facilitate the transition to the new rating framework;
- Progress against the Bank's Science Based Targets (SBTs), including the impact of external market conditions and national infrastructure constraints on performance;
- Ongoing identification of market opportunities to inform further development of the Bank's products and propositions, in line with the commitments set out within PTSB Sustainability Strategy 2025-2027 under the 'Investing for Impact' pillar;
- Improvements to the Bank's external ESG Ratings and voluntary disclosures, including a CDP rating of 'B' and MSCI ESG Rating of 'A' during the 2025 review cycle; and,
- Delivery of the Bank's 2025 Sustainability Statement, EU Taxonomy and Pillar 3 ESG disclosures.

PTSB has a range of activities, targets and commitments in place to support the assessment and management of Environmental risk over short-, medium- and long-term horizons. During the first half of 2026, the Bank continued to enhance its ESG risk maturity and further embed ESG risk management by:

- Establishing a Board-level governance structure for ESG risk;
- Defining a Target Operating Model to support the implementation, embedding and ongoing maturity of ESG risk across the Bank;
- Completing the Bank's combined ESG Risk Materiality Assessment;
- Developing a Level 1 ESG risk definition, supported by 3 Level 2 risk definition for Environmental, Social and Governance;
- Introducing an ESG Risk Management Policy aligned to the EBA Guidelines on the management of ESG risks;
- Approving and monitoring of CR&E Risk Appetite metrics;
- Continuing to build consideration for CR&E risk into the Bank's Internal Capital Adequacy Assessment Process (ICAAP) and Internal Liquidity Adequacy Assessment Process (ILAAP) and enhancing our approach;
- Completing an impact assessment of the EBA Guidelines on Environmental Scenario Analysis ahead of the January 2027 implementation deadline, and developing an implementation plan to ensure compliance;

- Receiving validation on the Bank's SBTs by the SBTi, together with reporting on progress against targets;
- Continuing to enhance ESG data to support ESG risk analysis, regulatory reporting and delivery of the Bank's Business Strategy;
- Introducing a Home Upgrade Tool, an online tool that enables homeowners to plan the specific home energy upgrade options suitable for their home based on their BER;
- Participating in the SBCI's Home Energy Upgrade Loan Scheme, offering a €100m lending fund. In early 2026 the Bank announced a reduction to its variable interest rates for the SBCI's Home Energy Upgrade Loans by up to 0.56%, including a new market-leading rate of 2.99% for loans of €50,000 to €75,000;
- Developing Impact Lending Principles and launching a €250 million Impact Lending Fund, providing finance for businesses and organisations investing in projects that deliver positive environmental or social benefits to society; and,
- Continuing to disclose in line with applicable sustainability reporting requirements, including CSRD, the Task Force on Climate-related Financial Disclosures (TCFD), EU Taxonomy and Pillar 3 ESG templates as part of the Bank's annual reporting cycle.

c) Current investment activities and (future) investment targets towards environmental objectives and EU Taxonomy-aligned activities

Sustainability is considered within the Bank's strategic planning process, with financial investment and resources allocated to environmental activities through the development of the Bank's Business Strategy and ISP.

PTSB recognises the role of financial services in supporting Ireland's Climate Action Plan 2025 and financing the private sector through the transition to a low-carbon economy. In line with this, the Bank's Sustainability Strategy 2025-2027 includes a focus on the delivery of products and propositions that support customers in the transition to a low carbon economy, while also supporting the Bank in continuing to manage Environmental risk across its portfolio.

During the first half of 2026, PTSB developed Impact Lending Principles to support the consistent and transparent classification of Green and Social lending. The Principles classify Green and Social lending using eligibility criteria informed by recognised sustainable finance principles and, where relevant, European technical frameworks, including the EU Taxonomy, EU Taxonomy Delegated Acts, EIB Green Checker, together with Irish market schemes such as the Strategic Banking Corporation of Ireland's (SBCI) Growth and Sustainability Loan Scheme.

PTSB's loan portfolio is primarily residential, with c.92% of the book secured on residential property as of 30 June 2026. Given its scale and nature, this portfolio is deemed material for the Bank and remains a key area of focus for managing and mitigating Environmental risk.

Progress made during the first half of 2026 includes:

- Continuing to build consideration for ESG risk into the Bank's product and proposition development process;
- Delivering c.€620m in green mortgage lending for H1 2026, accounting for 48% of New Mortgage Lending (+11% YoY);
- Participation in the SBCI's Home Energy Upgrade Loan Scheme, providing €100m in funding and the introduction of a Home Upgrade Tool to support homeowners to plan, customise and finance energy efficiency upgrades based on their home's Building Energy Rating (BER);

- Launch of a €250 million Impact Lending Fund, providing finance for business customers and organisations investing in projects that deliver positive environmental or social benefits to society;
- Delivering c.€43m in Impact Lending during H1 2026 across key green and social sectors aligned to the Bank's Impact Lending Principles;
- Introduction of a new partnership with NovaUCD to launch the PTSB NovaUCD Energy Futures Accelerator Programme, supporting early-stage Irish companies operating in climate technology and renewable energy, helping them to grow and scale; and,
- Participating in the SBCI's Growth and Sustainability Loan Scheme, focused on providing eligible businesses with long-term financing to enhance growth and sustainability, with the ability to offer up to €70m in loans.

d) Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce environmental risks

PTSB takes a number of factors into consideration when determining areas of focus and prioritising resources for Environmental risk activity, including the Bank's business model and strategy, principal risks, sectoral issues, public policy, regulation and the impact of its activities on wider society. The Bank has a number of policies and procedures in place to support direct and indirect engagement with new and existing counterparties on their strategies to mitigate and reduce Environmental risk.

For Business Banking customers, PTSB's Business Lending Policy prohibits the provision of finance to borrowers engaged in Excluded Business Activities that the Bank deems to contribute to irreversible environmental and/or social harm, including non-renewable energy extraction, unnecessary deforestation and the sale of weapons. Compliance with this Policy is a condition of doing business with PTSB. The Business Lending Policy also requires all credit applications to include commentary on how ESG factors are likely to impact the applicant's future business performance, with governance arrangements considered by reference to items such as compliance with industry standards and tax records. An assessment of Environmental Physical risk factors is also undertaken on collateral used to underpin secured lending on the Business Lending Portfolio at time of origination. The Policy is approved by the Board and delivered through the Bank's Group Credit Committee and delegated authority structures.

In addition, the Bank has established an ESG Questionnaire (ESGQ) for Business Banking customers, which forms part of the loan origination process for larger lending applications. The ESGQ includes climate change mitigation-related questions. Information gathered through the ESGQ supports the assessment of chronic Physical risk, such as coastal erosion, and the impact of emissions, facilitating the integration of Environmental risk into credit lending decisions. Through delivery of the ESG Risk Action Plan, the Bank has planned to enhance the ESGQ to strengthen its understanding of the exposure of counterparties' activities and key assets to ESG factors, in particular environmental factors and the impact of climate change, and the appropriateness of related mitigating actions.

For Personal customers, the Bank's Residential Mortgage Lending Policy outlines the requirement for mortgage customers to demonstrate insurance cover for Physical risk impacts, including flooding. This supports the integration of Environmental risk considerations into mortgage lending processes and complements the Bank's wider focus on managing Environmental risk across its Retail Mortgage Portfolio.

For Suppliers, the Bank's Procurement Policy sets out a framework for engaging with suppliers, including a commitment to procure goods and services from suppliers who can support the needs of the business in a sustainable manner. This is supported by the Sustainable Supplier Charter, which sets out the PTSB's expectations of suppliers and acts as a Code of Conduct covering business practice and supplier responsibilities. The Charter includes seven core areas aligned to ISO20400 Sustainable Procurement Guidelines. The Bank also

holds membership of the Financial Supplier Qualification System (FSQS), through which suppliers submit compliance data and information, including ESG topics such as emissions targets, carbon emissions and renewable energy use, as part of onboarding due diligence.

In line with the ESG Risk Action Plan, the Bank will continue to enhance its approach to counterparty engagement and due diligence through the further embedding of ESG risk into its ERMF, policies, risk appetite, internal controls and reporting. The ESG Risk Management Policy has been developed to support the introduction of ESG risk as a Level 1 Key Risk Category, supported by 3 Level 2 Risk Categories - Environmental risk, Social risk and Governance risk. The Policy is designed to align with the ERMF and the Bank's Internal Control Framework (ICF) and will be supported by guidance for business units and support functions covering risk identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity.

e) Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of environmental risk management covering relevant transmission channels

The Board is collectively responsible for the governance of the Bank, including setting and overseeing the Bank's Strategy, risk appetite and key risk management frameworks. In the context of Environmental risk, oversight is supported by established Board and Executive-level governance structures, including the Board Risk and Compliance Committee (BRCC), Executive Committee (ExCo), Group Risk Committee (GRC), Group Credit Committee (GCC) and Sustainability Committee (SusCo). These forums support the supervision, challenge and monitoring of Environmental risk management, including how Environmental risk may manifest across the Bank's existing Key Risk Categories.

The Bank's approach to ESG risk management continues to mature. The ESG Risk Materiality Assessments confirmed that ESG risk is material to the Bank and supported the integration of ESG Risk into the ERMF as a Level 1 Key Risk Category, supported by 3 Level 2 Risk Categories – Environmental risk, Social risk and Governance risk. The ESG Risk Management Policy and ESG Risk Action Plan provide the framework for further embedding consideration for ESG risk into governance, risk management processes, reporting, metrics and risk appetite over time.

For more on the Bank's approach to risk management, please refer to the Risk Management section in PTSB's 2025 Annual Report.

f) Management body's integration of short-, medium- and long-term effects of environmental factors and risks, organisational structure both within business lines and internal control functions

PTSB's short-, medium- and long-term time assessment horizons for Environmental risk is 0-3, 3-5 and 5+ years. The Bank considers the short-, medium- and long-term effects of Environmental risk through the Bank's established governance, risk management and internal control frameworks, including oversight across business lines through PTSB's Three Lines of Defence model.

For more on the Bank's approach to risk management, please refer to the Risk Management section in PTSB's 2025 Annual Report.

g) Integration of measures to manage environmental factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body covering relevant transmission channels

Environmental factors are integrated into the Bank's internal governance and risk management arrangements through established Board and Executive-level committees, the ERMF and the Three Lines of Defence model.

The ESG Risk Action Plan further supports the continued enhancement of the Bank's approach to Environmental risk management through the ongoing integration of Environmental risk into governance structures, risk management processes, reporting and escalation pathways, including the allocation of responsibilities across relevant business lines and control functions.

The Board receives regular updates through established risk reporting, including Risk Appetite Statement (RAS) reporting and related governance reporting, providing a feedback loop from risk management to the management body.

For more on the Bank's approach to risk management, please refer to the Risk Management section in PTSB's 2025 Annual Report.

h) Lines of reporting and frequency of reporting relating to environmental risk

Environmental risk reporting is managed through the Bank's established risk governance structure, with reporting and escalation through relevant Board and Executive level committees on a regular basis including GRC, BRCC and the Board. The ESG Risk Action Plan provides governance pathways for oversight of ESG risk integration activity, including regular reporting on progress against milestones set out within the plan.

For more on the Bank's approach to risk management, please refer to the Risk Management section in PTSB's 2025 Annual Report.

i) Alignment of the remuneration policy with institution's environmental risk-related objectives

During 2025, the Bank developed an enterprise-wide Variable Pay Scheme intended to apply to all employees, including Executive Directors and Senior Management. The scheme incorporates both financial and non-financial performance measures, including ESG-related metrics. The Scheme was implemented during the first half of 2026 with variable pay awards expected to be determined in 2027 based on 2026 performance, subject to ongoing engagement with the Bank's Group of Unions.

j) Integration of short-, medium- and long-term effects of environmental factors and risks in the risk framework

PTSB's ERMF sets out the Bank's approach to risk identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity. Environmental factors are considered through both top-down processes, including the Environmental Risk Materiality Assessment and Risk Register, and bottom-up processes, including the Risk and Control Self-Assessment (RCSA) and are managed through the Three Lines of Defence model. Supporting frameworks and policies are maintained across Key Risk Categories and continue to be updated to integrate consideration for ESG risk.

The Bank's Environmental Risk Materiality Assessment considered relevant transmission channels across short, medium and long-term horizons and across plausible climate scenarios. This has informed the identification of relevant policies, processes and controls, and supports the continued integration of Environmental risk into the ERMF. In line with the ESG Risk Action Plan, the Bank will continue to enhance its assessment of medium- and long-term implications, including further updates to ESG-related risk appetite as part of the annual risk appetite review cycle.

For more on the Bank's approach to risk management, please refer to the Risk Management section in PTSB's 2025 Annual Report.

k) Definitions, methodologies and international standards on which the environmental risk management framework is based

During the first half of 2026, the Bank formalised its ESG risk definitions, including Environmental risk, through established governance processes. This helps ensure a consistent approach to the management of Environmental risk across the Bank and provides a foundation for its integration into the ERMF.

As part of this work, the Bank has developed a formal definition of Environmental risk, defining it as *'the risk of adverse outcomes arising from the consequences or a lack of adequate response to the impacts of environmental change. This spans the impacts of climate change and nature degradation (physical risk), as well as the transition towards a more environmentally sustainable economy (transition risks).'*

During the second half of the year, it is expected that Environmental risk will be formally adapted within the ERMF as a Level 2 Risk Category under the Level 1 Key Risk Category of ESG risk, to promote consistent identification, assessment and management of the risk within the Bank.

The Bank's approach to Environmental risk management is informed by applicable regulatory requirements, supervisory expectations and recognised international standards. This includes consideration of relevant European Union sustainable finance frameworks, climate and environmental risk guidance, and market standards used to support the identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity of Environmental risk. For example, the EU Taxonomy is used, where relevant, to support the classification and assessment of environmentally sustainable economic activities within certain lending and reporting activities.

For more information, please refer to the Sustainability Statement in PTSB's 2025 Annual Report.

l) Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to environmental risks, covering relevant transmission channels

PTSB uses its Environmental Risk Materiality Assessment to identify and assess the materiality of Environmental risk. The assessment considers how Environmental risk may be transmitted through the Bank's Key Risk Categories, including Credit, Compliance, Conduct and Reputational and Business risk, while also considering impacts across other Risk Categories, where relevant. The assessment is supported by scenario analysis using recognised climate pathways, including NGFS reference scenarios, and considers potential impacts over the short, medium and long term.

The Environmental Risk Materiality Assessment identified the Retail Mortgage Portfolio as a key area of focus, reflecting the potential impact of Physical risk, including flooding, and Transition risk, including changing energy efficiency requirements on collateral values and customer affordability.

As part of the review of PTSB's Environmental Risk Materiality Assessment, the Bank completed a qualitative review of Nature-related risk. The assessment considered how changes to nature and biodiversity could create additional risk for the Bank, using Physical and Transition sub-risk drivers. This review was conducted through the lens of how the Bank's value chain interfaces with nature, including the natural world and the ecosystems that underpin the economy across land, air, water and biodiversity. Nature-related risk is relevant for the Bank, however, no new material risks were identified as part of this exercise.

Environmental risk is evaluated within the Bank's ICAAP and ILAAP on an annual basis. During the first half of 2026, the Bank conducted an integrated capital and liquidity assessment utilising an adverse NGFS macroeconomic scenario to assess the potential impact on the Bank's capital, liquidity and funding positions over a five-year forecast horizon. This was supported by enhanced borrower and collateral-level data, including flood exposure and affordability metrics, enabling a more targeted assessment of higher-risk segments within

the Retail Mortgage Portfolio. This approach strengthened the Bank's assessment of the potential economic capital and liquidity impact of Climate-related risk and will continue to evolve as data and methodologies mature.

Environmental risk was also measured as part of the Bank's Operational and IT Risk Pillar 2 ICAAP. An Environmental Physical Risk standalone sub-scenario was assessed through a business disruption scenario, in respect of Non-financial risk impacts. The outputs of this scenario analysis are used as an input to the overall Bank's Operational and IT Risk Pillar 2 ICAAP assessment, contributing to the determination of the level of capital required to be held to absorb potential climate and environmental-related operational losses

For more information, please refer to the Sustainability Statement in PTSB's 2025 Annual Report.

m) Activities, commitments and exposures contributing to mitigate environmental risks

The Bank has a range of activities, commitments and exposures that contribute to the mitigation of Environmental risk, including the Environmental Risk Materiality Assessment, integration of Environmental risk into the ICAAP and the ILAAP, setting and monitoring of Science Based Targets, measurement of Scope 1, Scope 2 and Scope 3 (including financed emissions) carbon emissions, and the delivery of products and propositions that support customers in the transition to a lower-carbon economy (including Green Mortgage and €250m Impact Lending Fund). Environmental risk mitigation is also supported by the Bank's Residential Mortgage Lending Policy, Business Lending Policy, Sustainable Supplier Charter, ESGQ for Business Banking customers, and ongoing enhancements to the Bank's ESG data.

For more information, please refer to the Sustainability Statement in PTSB's 2025 Annual Report.

n) Implementation of tools for identification, measurement and management of environmental risks

The Bank has implemented a range of tools and processes to support the identification, measurement and management of Environmental risk. The approach is underpinned by a Board-approved RAS and is supported by KRIs, reporting metrics, data sources and information-gathering tools, which continue to be enhanced through the ESG Risk Action Plan.

During the first half of 2026, the Bank formalised its ESG risk definitions, including Environmental risk, through established governance. This help ensure a consistent approach to the management of Environmental risk across the Bank and provides a foundation for its integration into the ERMF.

The Board has set PTSB's CR&E Risk Appetite, now captured under Environmental risk, at 'Medium', while the revised ESG Risk Appetite Statement due to be reviewed and considered during H2 2026. This is supported by KRIs covering Environmental risk factors across several Risk Categories. These metrics, together with the aggregated Risk Appetite metric, are reported through established risk governance forums to the Board, supporting ongoing monitoring, oversight and management of Environmental risk.

For Credit risk, Physical and Transition risk metrics have been developed to monitor Environmental risk exposures across Retail Mortgages, Business Banking and Asset Finance, with refinement of the metric suite ongoing.

For Operational and IT risk, a KRI has been implemented to capture Physical risk events. This is monitored through regular reporting processes.

For Compliance risk, material CR&E-related risks have been mapped to existing Compliance risk management processes, with ongoing review as Environmental risk management continues to mature.

PTSB uses a range of Environmental risk data sources, monitoring tools and analytical capabilities to support the identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity of Environmental risk. These include BER certificate data, flood risk assessments, property location information, flood insurance data and portfolio emissions metrics, which support the assessment of Physical and Transition risk exposures across the Bank's lending portfolios. Flood risk data from external providers is also used to assess and monitor flood-related exposures within the PTSB's Retail Mortgage Portfolio and informs risk appetite measurement and reporting.

The Bank also uses due diligence and information-gathering tools to support its assessment of Environmental risk. The ESGQ for Business Banking customers forms part of the loan origination process for larger lending applications. It includes climate change mitigation-related questions to inform credit assessment and lending decisions. The FSQS, through which suppliers submit compliance data and information, also allows for the assessment of ESG-related factors in the supply chain, including carbon emissions, emissions reduction targets and renewable energy usage. Together, these tools enhance the Bank's ability to identify, assess and monitor Environmental risk, while supporting the continued development of its risk management capabilities.

o) Results and outcome of the risk tools implemented and the estimated impact of environmental risk on capital and liquidity risk profile

The Bank integrates consideration for Environmental risk into its ICAAP and ILAAP, with a focus on iteratively improving through each risk cycle. For more information on the ICAAP and the ILAAP, please refer to part (l).

p) Data availability, quality and accuracy, and efforts to improve these aspects

PTSB continues to recognise the critical role of data in the identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity of Environmental risk.

The Bank continues to implement its ESG Data Strategy, enhancing the quality, availability and governance of ESG data used for sustainability and regulatory reporting. Ongoing work focuses on data remediation, improved source data capture, and the productionisation of key ESG datasets to support environmental target setting, risk management and evolving disclosure requirements.

During the first half of 2026, the Bank expanded the coverage, quality and governance of ESG data used in Pillar 3 disclosures, EU Taxonomy reporting, climate risk management and stress testing. Key outcomes included enhanced ESG data coverage across the Asset Finance and Business Banking portfolios, improved energy efficiency and climate risk data availability, and the delivery of data quality improvement initiatives to strengthen the completeness, accuracy and reliability of ESG reporting. These developments have improved the Bank's ability to assess environmental risks, inform strategic decision-making and support regulatory disclosures.

q) Description of limits to environmental risks (as drivers of prudential risks) that are set, and triggering escalation and exclusion in the case of breaching these limits

Exposure to Environmental risk is limited through PTSB's Business Lending Policy, which prohibits lending to borrowers engaged in activities the Bank deems to contribute to irreversible environmental or social harm, including oil, coal and gas extraction and unnecessary deforestation.

For Personal customers, the Bank's Residential Mortgage Lending Policy outlines the requirement for mortgage customers to demonstrate insurance cover for Physical risk impacts, including flooding. This supports the integration of Environmental risk considerations into mortgage lending processes and complements the Bank's wider focus on managing Environmental risk across its Retail Mortgage Portfolio.

The Board has set PTSB's CR&E Risk Appetite, now captured under Environmental Risk, as 'Medium', with the revised ESG Risk Appetite Statement due to be reviewed and considered during H2 2026. This is supported by KRIs and reporting metrics across relevant Risk Categories, including Credit, Operational, and Compliance risk. Credit risk metrics covering Physical and Transition risk are monitored across the Retail Mortgage, Business Banking and Asset Finance portfolios, with limits and tolerances introduced for a subset of KRIs. A Physical Risk KRI has also been integrated into regular Operational risk monitoring, with standard escalation procedures applied where thresholds are breached. Material Environmental-related Compliance risks have been mapped to existing Compliance risk management processes

Further enhancements to ESG KRIs, limits and tolerances will continue to be progressed through delivery of the ESG Risk Action Plan.

Further information on the tools, metrics and processes used to identify, measure and manage Environmental risk is provided in Template 1, part (n)

r) Description of the link (transmission channels) between environmental risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework

PTSB has completed an Environmental Risk Materiality Assessment, which considered how Environmental risk may transmit through the Bank's existing ERMF Key Risk Categories, including Credit, Liquidity and Funding, Market, Operational and IT, and Reputational and Conduct risk. The assessment supports the Bank's understanding of how Physical and Transition risk drivers may impact the Bank's risk profile.

Further information on the assessment findings and relevant transmission channels is provided in Template 1, part (l)

As outlined in Template 1, part (a), the Bank's ESG Risk Action Plan provides the roadmap for further integrating consideration for ESG risk into governance structures, risk management processes and operations. Delivery of the Plan will support the continued integration of ESG risk into the Bank's business environment analysis, business model, strategy and planning.

Table 2 - Qualitative information on Social Risk

a) Adjustment of the institution's business strategy to integrate social factors and risks taking into account the impact of Social Risk on the institution's business environment, business model, strategy and financial planning

PTSB's Integrated Strategic Plan (ISP) brings together the Bank's strategic direction, financial plan and change delivery priorities. It is supported by the Sustainability Strategy 2025–2027 and the ESG Risk Action Plan, which together provide the framework for integrating consideration for ESG risk (including Social risk), into the Bank's business environment analysis, business model, strategy and planning.

For more on the Bank's Sustainability Strategy 2025-2027 and ESG Risk Action Plan, please refer to Template 1, part (a).

During the first half of 2026, the Bank completed a qualitative Social Risk Materiality Assessment, which concluded that Social risk is material in the context of the Bank's own operations, third-party relationships and counterparty exposures, and primarily acts as a driver of existing Risk Categories, including Credit, Compliance, Conduct and Reputational, and Operational risk.

It is expected that Social risk will be formally integrated into the ERMF as a Level 2 Risk Category under the Level 1 Key Risk Category of ESG risk during the second half of the year, to promote consistent identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity of the risk within the Bank.

b) Objectives, targets and limits to assess and address Social Risk in short-term, medium-term and long-term, and performance assessment against these objectives, targets and limits, including forward-looking information in the design of business strategy and processes

PTSB's Board of Directors (the Board) is accountable for the success of the Bank and for overseeing and approving the Bank's ISP, including monitoring its implementation and effectiveness within risk appetite. The Board is also accountable for formulating, approving and supervising the implementation of the Bank's Business Strategy to realise its long-term financial interests and maintain solvency.

During the first half of 2026, the Board received updates on progress against the three pillars of PTSB's Sustainability Strategy 2025–2027, including ongoing enhancements to ESG risk management across the Bank.

For more on the matters reviewed by the Board (including Social matters), please see Template 1, part (b).

PTSB has a range of activities, targets and commitments in place to support the assessment and management of Social risk over short-, medium- and long-term time horizons. During the first half of 2026, the Bank continued to enhance its Social risk maturity and further embed ESG risk management by:

- Establishing a Board-level governance structure for ESG risk;
- Defining a Target Operating Model to support the implementation, integration and ongoing maturity of ESG risk across the Bank;
- Completing the Bank's combined ESG Risk Materiality Assessment;
- Developing a Level 1 ESG risk definition, supported by 3 Level 2 risk definitions for Environmental, Social and Governance;
- Introducing an ESG Risk Management Policy aligned to the EBA Guidelines on the management of ESG risks;

- Developing a Human Rights Charter aligned to the UN Guiding Principles, the International Bill of Human Rights and the OECD Guidelines;
- Introducing a Financial Wellbeing Strategy 2026-2028 focused on financial education, inclusion supports and the delivery of digital tools to help customers make informed financial decisions;
- Developing Impact Lending Principles and launching a €250 million Impact Lending Fund, providing finance for businesses and organisations investing in projects that deliver positive environmental or social benefits to society;
- Delivering c.€43million in Impact Lending during H1 2026 across key green and social sectors aligned to the Bank's Impact Lending Principles;
- Participating in the First Home Scheme, an affordable housing scheme that supports customers to buy a new home or to build their first home;
- Providing the Social Finance Foundation (SFF) with c.€20.7m in funding since 2009 and supporting the SFF with the launch of their 'How-to Guide for Community Organisations to Access and Apply for Social Finance';
- Continuing to support community activity through building strong partnerships (such as AslAm, Ireland's Autism Charity), employee volunteering and supporting the work of Irish based charities; and,
- Continuing to disclose in line with applicable sustainability reporting requirements, including CSRD, the Task Force on Climate-related Financial Disclosures (TCFD), EU Taxonomy and Pillar 3 ESG templates as part of the Bank's annual reporting cycle.

c) Policies and procedures relating to direct and indirect engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities

The Board is responsible for setting, approving and overseeing the implementation of the Bank's overall business strategy and key policies and frameworks, within applicable regulatory and legal requirements and having regard to the Bank's long-term financial interests and solvency.

The Bank's objectives for addressing Social risk are reflected through the Sustainability Strategy 2025–2027, the ESG Risk Management Policy and wider established policies, frameworks and processes. PTSB has arrangements in place to support engagement with new and existing counterparties on strategies to mitigate and reduce socially harmful activities, including the Bank's Business Lending Policy, ESGQ for Business Banking customers and Sustainable Supplier Charter.

Social risk is supported by a broader suite of policies and controls covering social factors relating to community and society, employment relationships and labour standards, customer protection and product responsibility. and human rights.

For more on the relevant policies and procedures that the Bank has in place to manage engagement with new or existing counterparties on their strategies to mitigate and reduce socially harmful activities, please refer to the Sustainability Statement in PTSB's 2025 Annual Report.

The Bank keeps its policies under review and updates them as required as part of the policy review cycle.

For more on ESG Risk integration, please refer to Template 1, part (a).

d) Responsibilities of the management body for setting the risk framework, supervising and managing the implementation of the objectives, strategy and policies in the context of Social Risk management covering counterparties' approaches to:

PTSB defines its administrative, management and supervisory bodies as the Board, the Executive Committee and their respective sub-committees. The Board, ExCo and relevant committees are responsible for setting the

Bank's risk framework and overseeing the implementation of objectives, strategy and policies relevant to Social risk.

Social risk is managed through the Bank's established governance arrangements, the ESG Risk Management Policy and relevant supporting policies and processes. This includes oversight of social factors relating to community and society, employee relationships and labour standards, customer protection and product responsibility and human rights.

Through the 'Investing for Impact' and 'Shaping an Inclusive Future' pillars of the Bank's Sustainability Strategy 2025-2027, the delivery of programming focused on financial wellbeing, community engagement, partnerships and access to social finance is a key area of focus.

Employee relationships, labour standards and human rights are managed through existing people, conduct, culture, health and safety, and colleague-related policies and reporting processes. These arrangements are supported by the Bank's Human Rights Charter, the Dignity and Respect Code, and the Equality through Diversity, Equity and Inclusion Charter. Expectations relating to labour standards and responsible business practices are also extended to suppliers and relevant counterparties through the Bank's procurement and supplier onboarding process and associated policies, including the Sustainable Supplier Charter.

Customer protection and product responsibility are managed through existing customer, conduct, compliance and product governance arrangements, including the New Product Approval Process. These processes support the assessment of customer outcomes, Conduct risk and Social risk considerations for new products and material product changes, with oversight and escalation through relevant governance forums.

For more on the Bank's approach to risk management, please refer to the Risk Management section in PTSB's 2025 Annual Report.

[e\) Integration of measures to manage social factors and risks in internal governance arrangements, including the role of committees, the allocation of tasks and responsibilities, and the feedback loop from risk management to the management body](#)

PTSB's ERMF sets out the Bank's approach to risk identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity. Consideration of Social risk is being further integrated into the Bank's internal governance arrangements through the delivery of the ESG Risk Action Plan and the establishment of the ESG Risk Management Policy. The qualitative Social Risk Materiality Assessment concluded that Social risk is material in the context of the Bank's own operations, third-party relationships and counterparty exposures, and primarily acts as a driver of existing ERMF Key Risk Categories, including Credit, Compliance, Conduct and Reputational and Operational risk.

Responsibilities for managing Social risk are allocated across business units with oversight provided through relevant Executive and Board-level committees. The findings of the qualitative Social Risk Materiality Assessment confirmed that Social risk is predominantly managed through the Bank's established frameworks, policies, embedded controls and oversight processes, rather than as a new standalone source of risk. These include the Conduct Management Framework, Regulatory Compliance Framework, Operational and IT Risk Management Framework, Reputational Risk Management Framework and Credit Risk Management Framework.

The Bank's governance arrangements provide a feedback loop from risk management to the management body through regular reporting, risk assessments, management information and escalation through established governance forums. The ESG Risk Action Plan will further support the enhancement of Social risk as the Bank's approach matures.

Social risk considerations are also reflected in specific policies and processes across social factors relation to community and society, employee relationships and labour standards, customer protection and product responsibility and human rights. Examples include Enhanced Customer Support arrangements for consumers in vulnerable circumstances, ESGQ for Business Banking customers, Sustainable Supplier Charter, Human Rights Charter, Dignity and Respect Code, and relevant Conduct, Data Protection and Information Security Policies.

For more on the policies and procedures the Bank has in place to manage Social risk, please see the Sustainability Statement in PTSB's 2025 Annual Report.

f) Lines of reporting and frequency of reporting relating to Social Risk

Social risk reporting is managed through the Bank's established risk governance structure, which sets out authority, responsibility and accountability for risk management across the Bank and supports effective monitoring, escalation, decision-making and oversight by relevant management and Board-level governance bodies.

Social risk considerations are currently reflected through existing risk management and reporting processes across relevant ERMF Key Risk Categories, including Conduct and Reputational, Compliance, Credit and Operational risk.

The qualitative Social Risk Materiality Assessment concluded that Social risk is material in the context of the Bank's own operations, third-party relationships and counterparty exposures, and primarily acts as a driver of existing ERMF Key Risk Categories rather than a standalone source of risk. In line with the ESG Risk Management Policy and the ongoing delivery of the ESG Risk Action Plan, the Bank will continue to enhance Social risk reporting, including the development of Social risk related KRIs and KPIs and monitoring arrangements as the Bank's approach matures.

g) Alignment of the remuneration policy in line with institution's Social Risk-related objectives

The Bank launched a Variable Pay Scheme during the first half of 2026.

For more on remuneration and variable pay, please refer to Template 1, part (i).

h) Definitions, methodologies and international standards on which the social risk management framework is based

During the first half of 2026, the Bank developed a definition for ESG risk and its three sub-categories, Environmental risk, Social risk and Governance risk. These definitions will be maintained across the ERMF, RAS and ESG Risk Management Policy and will provide a common language for the consideration of ESG risk across business units and support functions.

As part of its continued enhancement of ESG risk management, the Bank has developed a formal definition of Social risk, defining it as '*the risk of service disruption, financial loss, reputational damage and/or regulatory impact as a result of social factors (for example, health and safety, customer experience, diversity, equity and inclusion, labour standards and human rights, community/societal impact - excluding aspects mitigated under existing risk categories for own operations) that may negatively impact the Bank's operations, third-parties and/or counterparties/invested assets*'.

It is expected that Social risk will be formally adopted within the ERMF as a Level 2 Risk Category under the Level 1 Key Risk Category of ESG risk during H2 2026, to promote consistent identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity of the risk within the Bank.

The Bank's approach to Social risk management is informed by applicable regulatory requirements, supervisory expectations and recognised international standards. This includes the Bank's Human Rights Charter, which is aligned to the UN Guiding Principles, the International Bill of Human Rights and the OECD Guidelines.

i) Processes to identify, measure and monitor activities and exposures (and collateral where applicable) sensitive to Social Risk, covering relevant transmission channels

The Bank identifies, measures and monitors activities and exposures sensitive to Social risk through the ERMF and established risk management processes. The qualitative Social Risk Materiality assessment concluded that Social risk is material across own operations, third-party relationships and counterparties, but primarily acts as a driver of existing ERMF Key Risk Categories, including Credit, Compliance, Conduct and Reputational, and Operational risk.

Social risk is primarily monitored through existing risk appetite processes. This is supported by tools and controls including the Business Lending Policy, ESGQ for Business Banking customers, Sustainable Supplier Charter, and Human Rights Charter.

Further development of Social risk metrics, indicators and thresholds will be progressed as the Bank's approach matures.

j) Activities, commitments and assets contributing to mitigate Social Risk

PTSB has activities and commitments in place that support the mitigation of Social risk, including the delivery of products and propositions (including the Bank's First Home Scheme and Impact Lending Fund), customer protection initiatives, enhanced customer support, financial wellbeing activity, community programming, colleague policies, human rights commitments, responsible procurement and supplier due diligence.

Social risk mitigation is also supported by the Bank's Business Lending Policy, ESGQ for Business Banking customers, Sustainable Supplier Charter, Human Rights Charter as well as ongoing enhancements to the Bank's ESG data to inform decision making. For more information, please refer to the Sustainability Statement in PTSB's 2025 Annual Report.

k) Implementation of tools for identification and management of Social Risk

The Bank uses established risk management tools and processes to support the identification and management of Social risk. These are supported by relevant policies and controls, including the Business Lending Policy, ESGQ for Business customers, Sustainable Supplier Charter and the Human Rights Charter.

The Bank's qualitative Social Risk Materiality Assessment concluded that Social risk is material but primarily acts as a driver of existing ERMF Key Risk Categories rather than a standalone source of risk. Further development of Social risk tools, metrics, indicators and monitoring arrangements will be progressed as the Bank's ESG risk management approach matures.

l) Description of setting limits to Social Risk and cases to trigger escalation and exclusion in the case of breaching these limits

Social risk is managed within the Bank's established risk governance arrangements. Existing limits, tolerances and escalation processes are reflected through relevant Risk Appetite metrics and controls across relevant risk categories including Credit, Compliance, Conduct and Reputational, and Operational risk, with breaches or adverse trends escalated in line with established governance processes.

The Bank also applies exclusions through the Sustainability Exclusion Category within its Business Lending Policy for activities deemed to contribute to irreversible environmental or social harm.

Further development of Social risk KRIs and KPIs and monitoring arrangements will be progressed as the Bank's ESG risk management approach matures.

m) Description of the link (transmission channels) between Social Risks with credit risk, liquidity and funding risk, market risk, operational risk and reputational risk in the risk management framework

During the first half of 2026, the Bank completed a qualitative Social Risk Materiality Assessment to identify how social risk drivers may manifest across the Bank's existing ERMF Key Risk Categories. The assessment was completed on an inherent risk basis, using the Bank's Group Materiality Matrix, and considered Social risk across the Bank's own operations, third-party relationships and counterparties. It concluded that Social risk is material in the context of the Bank but primarily acts as a driver of existing risks rather than as a standalone source of risk.

The assessment identified that social factors may transmit through Credit, Compliance, Conduct and Reputational, and Operational risk. Relevant social drivers include cost of living and affordability pressures, product and consumer responsibility, customer treatment, inclusion and accessibility, health and safety, diversity and inclusion, labour standards and human rights. These factors may affect the Bank through customer affordability and creditworthiness, customer outcomes, regulatory compliance, operational resilience, supplier and third-party practices, and reputational impact.

The assessment focused on the short-term time horizon, with medium- and long-term impacts to be considered through future analysis as the Bank's ESG risk management approach matures.

As outlined in Template 1, part (a), the Bank's ESG Risk Action Plan provides the roadmap for further embedding consideration for ESG risk into governance structures, risk management processes and operations to support compliance with the EBA Guidelines and meet regulatory expectation.

Table 3 - Qualitative information on Governance risk

a) Institution's integration in their governance arrangements governance performance of the counterparty, including committees of the highest governance body, committees responsible for decision-making on economic, environmental, and social topics

PTSB is committed to operating responsibly and conducting its business to high ethical and professional standards.

The Bank defines its administrative, management and supervisory bodies as the Board, the Executive Committee and their respective sub-committees. For more on PTSB's governance structure, Board sub-committees and Executive committees, please refer to PTSB's 2025 Annual Report.

During the first half of 2026, the Bank established a formal definition of ESG risk and its three sub-categories, Environmental risk, Social risk and Governance risk. These definitions will be maintained across the ERMF, RAS and ESG Risk Management Policy and will provide a common language for the consideration of ESG risk across business units and support functions.

As part of its continued enhancement of ESG risk management, the Bank has developed a formal definition of Governance risk, defining it as *'the risk of service disruption, financial loss, reputational damage and/or regulatory impact as a result of governance factors (for example, leadership and corporate governance, anti-bribery and corruption, risk management, ESG reporting transparency, and business ethics, excluding aspects mitigated under existing risk categories for own operations) that may negatively impact the Bank's operations, third-parties and/or counterparties/invested assets.'*

In addition, the Bank completed a qualitative Governance Risk Materiality Assessment to identify how governance factors may manifest across the Bank's existing ERMF Key Risk Categories. The assessment was completed in the context of the EBA Guidelines on the management of ESG risks and considered governance factors including leadership and corporate governance, anti-bribery and corruption, risk management, ESG reporting transparency and business ethics. The assessment concluded that Governance risk is material for the Bank but predominantly acts as a driver of existing risks and is substantially managed through established governance, risk management and oversight arrangements.

It is expected that Governance risk will be formally adopted within the ERMF as Level 2 Risk Category under the Level 1 key Risk Category of ESG risk during H2 2026, to promote consistent identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity of the risk within the Bank.

b) Institution's accounting of the counterparty's highest governance body's role in non-financial reporting

At present, the Bank does not systematically review the non-financial reports of Business Banking customers or suppliers as part of its standard due diligence processes.

However, the ESGQ for Business Banking customers forms part of the loan origination process for larger lending applications. It includes climate change mitigation-related questions to inform credit assessment and lending decisions.

For Suppliers, the Bank's Procurement Policy sets out a framework for engaging with suppliers, including a commitment to procure goods and services from suppliers who can support the needs of the business in a sustainable manner. This is supported by the Sustainable Supplier Charter, which sets out PTSB's expectations of suppliers and acts as a Code of Conduct covering business practice and supplier responsibilities. The Charter includes seven core areas aligned to ISO20400 Sustainable Procurement Guidelines. The Bank also holds

membership of the Financial Supplier Qualification System (FSQS), through which suppliers submit compliance data and information.

Together, these tools enhance the Bank's ability to identify, assess and monitor Governance risk, while supporting the continued development of its risk management capabilities.

c) Institution's integration in governance arrangements of the governance performance of their counterparties including: (i) Ethical considerations; (ii) Strategy and risk management; (iii) Inclusiveness; (iv) Transparency; (v) Management of conflict of interest; (vi) Internal communication on critical concerns.

The Bank considers governance factors relating to its own operations, counterparties and third parties through established governance arrangements, policies and oversight processes. These include the Bank's Business Lending Policy, Procurement Policy, ESGQ for Business Banking customers, Sustainable Supplier Charter, Third Party Risk Management arrangements, and wider conduct, compliance and ethics policies.

These arrangements support consideration of governance-related factors, including ethical conduct, strategy and risk management, transparency, conflicts of interest, inclusiveness and the escalation of critical concerns within relevant business and risk processes.

Governance oversight is provided through the Bank's established Board and Executive-level governance structures structure. The qualitative Governance Risk Materiality Assessment identified Governance risk as a material component of ESG risk and supports the continued integration of governance factors within the Bank's risk management framework.

The ESG Risk Management Policy and ESG Risk Action Plan provide the mechanism for the further embedding of Governance risk within risk identification, assessment, monitoring and reporting arrangements.

d) Institution's integration in risk management arrangements the governance performance of their counterparties considering: (i) Ethical considerations; (ii) Strategy and risk management; (iii) Inclusiveness; (iv) Transparency; (v) Management of conflict of interest; (vi) Internal communication on critical concerns.

PTSB's ERMF provides the overarching structure for risk identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity. The qualitative Governance Risk Materiality Assessment concluded that Governance risk is material but is predominantly managed through established risk management and oversight processes and acts as a driver of existing risk categories rather than a new standalone source of risk.

Governance risk considerations are reflected through existing policies, processes and controls across credit, third-party risk management, procurement, conduct, compliance, information security, conflicts of interest and operational resilience. These include the Business Lending Policy, which incorporates sustainability-related exclusions and ESG commentary within credit applications where applicable; the Third-Party Risk Management Policy; the Sustainable Supplier Charter; the Procurement Policy; the Code of Ethics; the Conflict of Interest Policy; and Speak Freely channels. The ESG Risk Management Policy supports the further integration of Governance risk into the Bank's risk identification, assessment and measurement, mitigation and control, monitoring and testing, and reporting and escalation activity.

Further development of Governance risk data, KRIs and KPIs will be progressed as the Bank's ESG risk management approach matures.

Template 1: Banking book- Climate Change transition risk: Credit quality of exposures by sector, emissions and residual maturity

This template provides information on exposures to non-financial counterparties operating in sectors that significantly contribute to climate change. The rows are categorised by sector of economic activities using NACE codes based on the principal activity of the counterparty. At 30th June 2026, there were no NFC customers who meet the NFRD criteria.

For this disclosure, the rows of the template breakdown include the gross carrying amount of loans and advances, debt securities and equity instruments to non-financial corporations, other than those held for trading or held for sale assets, by sector of economic activities using NACE codes based on the principal activity of the counterparty.

Exclusions from Paris Aligned Benchmarks (column b)

For the June 2026 disclosure, the Group has used an exercise completed for Dec 2023 reporting to identify counterparties within relevant sectors that are excluded from the EU Paris-aligned benchmarks as specified in Article 12(1), points (d) to (g) and Article 12(2) of Delegated Regulation (EU) 2020/1818.

The Group acknowledges the request from the regulator for this portion of the template to exclude companies that significantly harm one or more of the EU Taxonomy Environmental Objectives. However no significant testing against the Do no significant harm (DNSH) criteria has taken place as of publication of this disclosure. The percentage of lending to non-financial corporates excluded from Paris-aligned benchmarks on this basis is <1.5%.

Environmentally Sustainable Activities (column c)

Exposures qualify as environmentally sustainable because they are financing activities that contribute to or enable the environmental objective of climate change mitigation in accordance with Articles 10 and 16 of the Regulation (EU) 2020/852.

GHG Finance Emissions (columns i-k)

In line with EBA ITS on Pillar 3 disclosures on ESG, information on Scope 1, 2 and 3 emissions of the Group's counterparties are required to be disclosed.

The Group uses the Partnership for Carbon Accounting Financials (PCAF) standard for accounting and disclosing Financed Emissions. The availability, specificity, and accuracy of the data we use to complete these calculations varies widely per classification. Therefore, the financed emissions overview presented in this report should be interpreted as our "estimates on a best effort basis," in accordance with PCAF methodology, using the current information and data we have at hand.

The non-financial corporate exposures are assessed under three asset classifications:

1. Commercial Real Estate; Our calculations of the Financed Emissions for companies with activities in Commercial Real Estate sector were performed in line with the calculations we completed for the mortgage portfolio (the Bank's scope 3 emissions). Limited assurance for this approach was provided by the Bank's Auditor. The Bank has reported only scope 1 and 2 emissions for these exposures.

2. Motor Vehicle Loans: Assets are allocated between various asset types (for example, cars and trucks) and emissions are determined per type based on both internal and external data. The Bank has reported scope 1 emissions for these exposures.

3. Business Loans and Unlisted Equity: PTSB has explored internal and external data sources to assess the GHG emissions associated with its Business Banking portfolio. However, further enhancements to data quality are required to support reliable emissions calculations relative to the size, scale and complexity of the portfolio. Consequently, no GHG emissions are reported for these exposures.

Improved estimates or revised calculations may result in materially different outcomes. As we improve our methodologies and approach to calculations, we will address changes in outcomes in future reports.

Sector/subsector		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
		Gross carrying amount (Mln EUR)					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)			GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions							
1	Exposures towards sectors that highly contribute to climate change*	748	8	-	413	12	(49)	(35)	(8)	4,397	1,940	-	245	204	245	55	9.1
2	A - Agriculture, forestry and fishing	64	-	-	42	1	(6)	(5)	(0)	210	9	-	25	10	29	0	9.3
3	B - Mining and quarrying	2	-	-	0	-	(0)	(0)	-	11	6	-	1	0	0	0	4.4
4	B.05 - Mining of coal and lignite	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	B.06 - Extraction of crude petroleum and natural gas	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	B.07 - Mining of metal ores	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	B.08 - Other mining and quarrying	2	-	-	0	-	(0)	(0)	-	11	6	-	1	0	0	0	4.4
8	B.09 - Mining support service activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	C - Manufacturing	112	-	-	39	0	(5)	(3)	(0)	573	239	-	44	57	10	1	6.6
10	C.10 - Manufacture of food products	9	-	-	2	-	(0)	(0)	-	38	2	-	5	5	-	0	5.6
11	C.11 - Manufacture of beverages	1	-	-	0	0	(0)	(0)	(0)	9	2	-	1	0	-	0	2.9
12	C.12 - Manufacture of tobacco products	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	C.13 - Manufacture of textiles	1	-	-	0	-	(0)	(0)	-	4	2	-	0	0	-	0	7.0
14	C.14 - Manufacture of wearing apparel	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	C.15 - Manufacture of leather and related products	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	C.16 - Manufacture of wood and of products of wood and cork, except furniture; manufacture of articles of straw and plaiting materials	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	C.17 - Manufacture of pulp, paper and paperboard	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	C.18 - Printing and service activities related to printing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	C.19 - Manufacture of coke oven products	0	-	-	0	-	(0)	(0)	-	-	-	-	-	-	-	0	21.0
20	C.20 - Production of chemicals	2	-	-	0	-	(0)	(0)	-	24	4	-	2	-	-	-	3.1
21	C.21 - Manufacture of pharmaceutical preparations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	C.22 - Manufacture of rubber products	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
23	C.23 - Manufacture of other non-metallic mineral products	23	-	-	23	-	(2)	(2)	-	156	156	-	0	13	10	-	10.1
24	C.24 - Manufacture of basic metals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	C.25 - Manufacture of fabricated metal products, except machinery and equipment	2	-	-	0	0	(0)	(0)	(0)	21	1	-	2	0	0	0	3.7
26	C.26 - Manufacture of computer, electronic and optical products	0	-	-	0	-	(0)	(0)	-	-	-	-	0	0	-	0	7.3
27	C.27 - Manufacture of electrical equipment	9	-	-	2	0	(0)	(0)	(0)	39	4	-	4	5	-	0	6.3
28	C.28 - Manufacture of machinery and equipment n.e.c.	22	-	-	5	0	(1)	(0)	(0)	130	29	-	12	10	-	0	5.5

	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
Sector/subsector	Gross carrying amount (Mln EUR)				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions (Mln EUR)				GHG financed emissions (scope 1, scope 2 and scope 3 emissions of the counterparty) (in tons of CO2 equivalent)		GHG emissions (column i): gross carrying amount percentage of the portfolio derived from company-specific reporting	<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity
		Of which exposures towards companies excluded from EU Paris-aligned Benchmarks in accordance with points (d) to (g) of Article 12.1 and in accordance with Article 12.2 of Climate Benchmark Standards Regulation	Of which environmentally sustainable (CCM)	Of which stage 2 exposures	Of which non-performing exposures		Of which Stage 2 exposures	Of which non-performing exposures		Of which Scope 3 financed emissions						
29 C.29 - Manufacture of motor vehicles, trailers and semi-trailers	4	-	-	0	-	(0)	(0)	-	-	-	-	1	3	-	0	7.4
30 C.30 - Manufacture of other transport equipment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
31 C.31 - Manufacture of furniture	3	-	-	0	0	(0)	(0)	(0)	44	1	-	2	0	-	0	3.4
32 C.32 - Other manufacturing	31	-	-	6	0	(1)	(0)	(0)	109	38	-	15	16	-	0	5.7
33 C.33 - Repair and installation of machinery and equipment	5	-	-	-	-	(0)	(0)	-	-	-	-	-	5	-	-	6.9
34 D - Electricity, gas, steam and air conditioning supply	14	2	-	2	0	(1)	(0)	(0)	8	3	-	3	5	6	0	12.0
35 D35.1 - Electric power generation, transmission and distribution	14	2	-	2	0	(1)	(0)	(0)	8	3	-	3	5	6	0	12.0
36 D35.11 - Production of electricity	2	2	-	0	0	(0)	(0)	(0)	-	-	-	1	1	-	0	6.6
37 D35.2 - Manufacture of gas; distribution of gaseous fuels through mains	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
38 D35.3 - Steam and air conditioning supply	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
39 E - Water supply; sewerage, waste management and remediation activities	7	-	-	0	-	(0)	(0)	-	64	7	-	7	0	-	0	2.8
40 F - Construction	65	-	-	2	4	(4)	(0)	(2)	758	125	-	49	15	0	1	4.1
41 F.41 - Construction of buildings	55	-	-	2	4	(4)	(0)	(2)	647	104	-	39	15	0	1	4.2
42 F.42 - Civil engineering	10	-	-	0	0	(0)	(0)	(0)	111	21	-	9	0	-	0	3.6
43 F.43 - Specialised construction activities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
44 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	204	7	-	138	3	(17)	(14)	(2)	1,103	691	-	37	64	51	52	11.8
45 H - Transportation and storage	108	-	-	43	0	(4)	(2)	(0)	1,011	259	-	57	20	30	0	7.0
46 H.49 - Land transport and transport via pipelines	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
47 H.50 - Water transport	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
48 H.51 - Air transport	55	-	-	3	0	(2)	(0)	(0)	794	113	-	51	4	1	0	3.8
49 H.52 - Warehousing and support activities for transportation	50	-	-	40	0	(2)	(2)	(0)	164	131	-	4	16	30	0	10.7
50 H.53 - Postal and courier activities	3	-	-	0	-	(0)	(0)	-	53	15	-	2	0	-	-	3.4
51 I - Accommodation and food service activities	140	-	-	123	0	(10)	(9)	(0)	371	324	-	9	21	110	0	11.6
52 L - Real estate activities	32	-	-	23	3	(3)	(1)	(2)	289	277	-	14	10	7	0	6.5
53 Exposures towards sectors other than those that highly contribute to climate change*	670	-	-	114	4	(16)	(10)	(3)				282	324	62	2	6.9
54 K - Financial and insurance activities	436	-	-	1	0	(0)	(0)	(0)				169	266	-	1	6.9
55 Exposures to other sectors (NACE codes J, M - U)	233	-	-	113	4	(16)	(10)	(3)				113	58	62	1	6.8
56 TOTAL	1,418	8	-	527	16	(65)	(45)	(11)	4,397	1,940	-	527	528	306	57	8.0

In accordance with the Commission delegated regulation (EU) 2020/1818 supplementing regulation (EU) 2016/1011 as regards minimum standards for EU Climate Transition Benchmarks and EU Paris-aligned Benchmarks -Climate Benchmark Standards Regulation - Recital 6: Sectors listed in Sections A to H and Section L of Annex I to Regulation (EC) No 1893/2006

Template 2: Banking book - Climate change transition risk: Loans collateralised by immovable property - Energy efficiency of the collateral

The Group is committed, as part of its sustainability ambitions, to support its customers to increase their residential energy efficiency whilst encouraging the purchase of energy efficient properties. Energy efficiency is represented by an Energy Performance Certificate (EPC) rating, with A indicating the best and G the worst in terms of energy efficiency.

Energy efficiency has been derived from EPC labels where available. Where an EPC label was not available, the energy efficiency rating of the property has been estimated through analysis of collateral data including location and year of construction, together with detail from the Sustainable Energy Authority of Ireland (SEAI) national database.

The Bank has used external sources to both validate and source BER certs, which has resulted in an increase in the volume of collaterals with an EPC label. The development of data capture capabilities for EPC and Energy Performance Scores continues to be a key area of focus for the Group in 2026. Our approach continues to evolve in line with industry developments and numbers may be subject to change with time.

Jun-26																
Counterparty sector	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
	Total gross carrying amount (in MEUR)															
	Level of energy efficiency (EP score in kWh/m ² of collateral)							Level of energy efficiency (EPC label of collateral)							Without EPC label of collateral	
	0; <= 100	> 100; <= 200	> 200; <= 300	> 300; <= 400	> 400; <= 500	> 500		A	B	C	D	E	F	G		Of which level of energy efficiency (EP score in kWh/m ² of collateral) estimated
1 Total EU area	21,695	5,769	9,112	5,107	1,275	302	127	2,467	1,637	2,312	1,169	492	446	187	12,987	100.00%
2 Of which Loans collateralised by commercial immovable property	580	79	211	263	25	1	0	-	0	1	0	-	-	0	578	100.00%
3 Of which Loans collateralised by residential immovable property	21,111	5,691	8,901	4,842	1,250	301	126	2,467	1,637	2,311	1,168	492	446	187	12,404	100.00%
4 Of which Collateral obtained by taking possession: residential and commercial immovable properties	5	-	-	-	-	-	-	-	-	-	-	-	-	-	5	100.00%
5 Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	12,982	3,092	6,098	3,224	523	36	9								12,982	100.00%
6 Total non-EU area	43	4	29	8	2	0	0	1	1	1	1	0	-	0	39	100.00%
7 Of which Loans collateralised by commercial immovable property	1	0	0	0	0	-	-	-	-	-	-	-	-	-	1	100.00%
8 Of which Loans collateralised by residential immovable property	43	3	29	8	2	0	0	1	1	1	1	0	-	0	38	100.00%
9 Of which Collateral obtained by taking possession: residential and commercial immovable properties	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10 Of which Level of energy efficiency (EP score in kWh/m ² of collateral) estimated	39	3	26	8	2	0	0								39	100.00%

Template 3: Banking book - Climate change transition risk: Alignment metrics

This template requires the disclosure of information on the Group's alignment efforts with the Paris Agreement objectives for a selected number of sectors and the extent to which financial flows are consistent with a pathway towards low greenhouse gas emissions and climate-resilient development as defined in the Paris Agreement.

The Bank's Science-based Targets (SBTs) were validated by the Science Based Target initiative (SBTi) during 2025. The Bank has set SBTs covering scope 1, 2 and 3 (financed emissions) in line with the SBTi's Version 2 Guidance for Financial institutions. The guidance includes exclusion criteria for asset classes which do not constitute 5% of the Bank's total balance sheet.

The Bank undertook a comprehensive portfolio boundary assessment in line with the requirements set out by the SBTi to determine which asset classes and activities should be included in its targets. The Bank's Residential Mortgage Portfolio represents the most material asset portfolio at 93% of the total portfolio coverage (as at 31 December 2023, the base line year for target setting). As a result, the Bank has set targets for the Residential Mortgage Book only. The Business Banking Portfolio and Asset Finance Portfolios do not constitute 5% of the Bank's total balance sheet, and as such the Bank has not set targets for these asset classes. This approach is in line with the SBTi's Version 2 Guidance.

PTSB will continue to review targets as the Bank's Corporate Lending (Business Banking and Asset Finance) Portfolio grow over the coming years.

As outlined above, the Bank set its SBT in line with the SBTi's V2 Guidance for Financial Institutions, and as such, at 30 June 2026, the Bank had not set SBTs for the sectors below. These sectors account for 0.35% of the total gross carrying amounts.

Jun-26						
a	b	c	d	e	f	g
Sector	NACE Sectors (a minima)	Portfolio gross carrying amount (Mn EUR)	Alignment metric**	Year of reference	Distance to IEA NZE2050 in % ***	Target (year of reference + 3 years)
1 Power		14				
2 Fossil fuel combustion		-				
3 Automotive		6				
4 Aviation		55				
5 Maritime transport		8				
6 Cement, clinker and lime production		23				
7 Iron and steel, coke, and metal ore production		-				
8 Chemicals		0				
9 ... potential additions relevant to the business model of the institution		-				

*** PiT distance to 2030 NZE2050 scenario in % (for each metric)

Template 4: Banking book - Climate change transition risk: Exposures to top 20 carbon-intensive firms

The purpose of this disclosure is to show aggregate exposure to the 20 most carbon-intensive companies globally. The Group selected top 20 lists of carbon intensive counterparties globally from the following sources:

- Carbon-Majors-Report-2017
- Bloomberg - global-500-greenhouse-gases-performance-2010-2015
- Bloomberg Global-500-greenhouse-gas-report-fossil-fuel-energy-sector

For the 30th of June 2026 disclosure, these top 20 lists were reviewed to determine if the Group had any exposure to any of the counterparties on the listings in the banking book.

This assessment resulted in a nil exposure return

Jun-26					
	a	b	c	d	e
	Gross carrying amount (aggregate)	Gross carrying amount towards the counterparties compared to total gross carrying amount (aggregate)*	Of which environmentally sustainable (CCM)	Weighted average maturity	Number of top 20 polluting firms included
1	-	-	-	-	-

*For counterparties among the top 20 carbon emitting companies in the world

Template 5: Banking book - Climate change physical risk: Exposures subject to physical risk – Ireland

Physical risks are defined as the risk of economic cost and financial losses resulting from the increasing severity and frequency of acute physical risk (arising from extreme weather events such as floods, storms, droughts and heatwaves) and chronic physical risk (arises from longer-term gradual shifts in climate patterns, such as increasing temperatures, sea-level rises, water stress, biodiversity loss, land use change, habitat destruction and resource scarcity).

The gross carrying amount in column (b) is as defined in Part 1 of Annex V to Commission Implementing Regulation (EU) 2021/451 of those exposures towards non-financial corporates (including loans and advances, debt securities and equity instruments), classified under the accounting portfolios in the banking book according to that Regulation, excluding financial assets held for trading and held for sale assets.

In order to identify the appropriate physical climate-related risk events for consideration in this disclosure, the Bank first assessed the most material types of climate-related physical risks for its lending portfolio - these primary risk types were determined to correspond to coastal, fluvial and pluvial flooding events.

The Bank has assessed sensitivity to climate-related physical events using JBA Flood Risk Scores. All collaterals have been mapped to a geolocation-based Flood Score that considers the likelihood, severity and type of flooding events under different scenarios and time periods.

For the completion of Template 5, the Bank has considered 'Very High Risk' Flood Scores covering the period up to 2050 under the 'RCP8.5' scenario (which forecasts a global temperatures increase of c.5 degrees above pre-industrial levels by 2100).

The Group will continue refining their physical risk definitions, metrics and thresholds over time based on emerging data/techniques.

Jun-26

a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Variable: Geographical area subject to climate change physical risk - acute and chronic events		Gross carrying amount (Mln EUR)												
		of which exposures sensitive to impact from climate change physical events												
		Breakdown by maturity bucket					of which exposures sensitive to impact from chronic climate change events	of which exposures sensitive to impact from acute climate change events	of which exposures sensitive to impact both from chronic and acute climate change events	Of which Stage 2 exposures	Of which non-performing exposures	Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		
		<= 5 years	> 5 year <= 10 years	> 10 year <= 20 years	> 20 years	Average weighted maturity							of which Stage 2 exposures	Of which non-performing exposures
1 A - Agriculture, forestry and fishing	64	0	0	3	-	14.9	-	1	3	4	-	(0)	(0)	-
2 B - Mining and quarrying	2	0	-	-	-	4.0	-	-	0	0	-	(0)	(0)	-
3 C - Manufacturing	112	-	-	1	-	12.0	-	1	-	1	-	(0)	(0)	-
4 D - Electricity, gas, steam and air conditioning supply	14	-	-	-	-	-	-	-	-	-	-	-	-	-
5 E - Water supply; sewerage, waste management and remediation activities	7	-	-	-	-	-	-	-	-	-	-	-	-	-
6 F - Construction	65	0	-	-	-	3.0	-	-	0	-	-	(0)	-	-
7 G - Wholesale and retail trade; repair of motor vehicles and motorcycles	204	2	1	4	-	9.5	-	3	4	6	1	(1)	(0)	(1)
8 H - Transportation and storage	108	-	11	13	-	10.7	-	-	24	23	-	(1)	(1)	-
9 L - Real estate activities	32	6	1	0	-	4.4	-	1	7	6	1	(1)	(0)	(0)
10 Loans collateralised by residential immovable property	21,154	26	77	256	345	19.5	-	150	553	108	15	(11)	(5)	(5)
11 Loans collateralised by commercial immovable property	580	15	22	51	-	10.1	-	9	79	80	2	(8)	(7)	(1)
12 Repossessed colaterals	5	-	-	-	-	-	-	-	-	-	-	-	-	-
13 Other relevant sectors (breakdown below where relevant)	809	5	1	22	-	11.2	-	1	27	27	-	(2)	(2)	-

Leverage Ratio

Art 451.1(a)

The leverage ratio was introduced by Article 429 of the CRR to act as a backstop to the capital ratios. It is a non-risk-based measure expressed as a percentage of Tier 1 capital to exposures; exposures being similar to balance sheet assets with certain adjustments (see reconciliation below).

The CRR2 introduced a binding leverage ratio of 3% of Tier 1 capital in June 2021.

The Group's leverage ratio at 30 June 2026 was 6.6% (31 December 2025: 6.5%).

Template EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

Article 451(1), points (a), (b), and (c)

€'M		a	a
		Applicable amount	
		Jun-26	Dec-25
1	Total assets as per published financial statements	30,534	30,465
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	-	-
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-	-
5	(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-	-
7	Adjustment for eligible cash pooling transactions	-	-
8	Adjustments for derivative financial instruments	17	10
9	Adjustment for securities financing transactions (SFTs)	0	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	795	695
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-	-
EU-11a	(Adjustment for exposures excluded from total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-11b	(Adjustment for exposures excluded from total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-	-
12	Other adjustments	(439)	(496)
13	Total exposure measure	30,907	30,674

Main movements between December 2025 to June 2026 are as follows:

- The total on-balance sheet exposures increased largely due to new lending exceeding redemptions.
- Increase in off-balance sheet commitments due to increase in business activity.
- Decrease in Other Adjustments relating to CET1 adjustments.

Template EU LR2 - LRCOM: Leverage ratio common disclosure **Art 451(2) and 451(3)**

		CRR leverage ratio exposures	
		a	b
		Jun-26	Dec-25
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	30,542	30,451
2	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(447)	(481)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	30,095	29,970
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	-	-
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised	2	1
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	-	-
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified	15	9
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	17	10
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	-	-
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	0	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	Total securities financing transaction exposures	0	-
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	1,848	1,584
20	(Adjustments for conversion to credit equivalent amounts)	(1,053)	(889)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	Off-balance sheet exposures	795	695
Excluded exposures			
EU-22a	Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Excluded exposures to shareholders according to Article 429a (1), point (da) CRR)	-	-
EU-22l	(Exposures deducted in accordance with point (q) of Article 429a(1) CRR)	-	-
EU-22m	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	Tier 1 capital	2,043	1,985
24	Total exposure measure	30,907	30,674

Leverage ratio			
25	Leverage ratio (%)	6.61%	6.47%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	6.61%	6.47%
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	6.61%	6.47%
26	Regulatory minimum leverage ratio requirement (%)	3.00%	3.00%
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital (percentage points)	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	3.00%	3.00%
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	Fully Loaded	Fully Loaded
Disclosure of mean values			
28	Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	14	15
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	0
30	Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	30,921	28,862
30a	Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	30,921	28,862
31	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.61%	7.11%
31a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	6.61%	7.11%

The Leverage ratio has increased by 14bps due to higher Tier 1 capital of ~ €58m.

Template EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures) **Art 451.1(b)**

€'M		a	a
		Jun-26	Dec-25
		CRR leverage ratio exposures	CRR leverage ratio exposures
EU-1	Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	30,542	30,451
EU-2	Trading book exposures	-	-
EU-3	Banking book exposures, of which:	30,542	30,451
EU-4	Covered bonds	198	201
EU-5	Exposures treated as sovereigns	6,459	6,570
EU-6	Exposures to regional governments, MDB, international organisations and PSE not treated as sovereigns	-	-
EU-7	Institutions	302	332
EU-8	Secured by mortgages of immovable properties	20,994	20,761
EU-9	Retail exposures	876	805
EU-10	Corporate	273	261
EU-11	Exposures in default	180	170
EU-12	Other exposures (eg equity, securitisations, and other non-credit obligation assets)	1,261	1,351

The following narrative information for Article 451(d) and (e) CRR is provided in accordance with the disclosure requirements referenced in table EU LRA of [Commission Implementing Regulation 2021/637](#).

Processes used to manage the risk of excessive leverage² **Art 451.1(d)**

The Group monitors its leverage ratio against internal risk metrics which are set well above the regulatory minimum of 3% so that, in the event of a breach of the internal metric, the Group can implement actions within a reasonable timeframe to return it to normal levels. The Group, through the committees, has procedures in place to take remediating actions. Such measures could include actions to raise new Tier 1 capital or a sale of a loan portfolio to reduce the Bank's total assets.

Factors impacting on the leverage ratio during the period **Art 451.1(e)**

The Leverage Ratio at 30 June 2026 is 6.6% (31 December 2025: 6.5%) compared to a regulatory minimum of 3%. The main factor for the increase since December is the increase in the Tier 1 capital (numerator) primarily due to a decrease in CET1 deductions and recognition of H1 eligible profits.

² Maturity mismatches and asset encumbrance are not applicable to the Group in managing the risk of excessive leverage

Liquidity and Funding Risk

Template EU LIQ1 - Quantitative information of LCR Art 451a(2)

Scope of consolidation (consolidated)	a	b	c	d	e	f	g	h
	Total unweighted value (average)				Total weighted value (average)			
Quarter ending on (30 June 2026)	30 June 2026	31 March 2026	31 December 2025	30 September 2025	30 June 2026	31 March 2026	31 December 2025	30 September 2025
Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS								
Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					6,491	6,467	6,305	6,025
CASH - OUTFLOWS								
Retail deposits and deposits from small business customers, of which:	22,318	22,096	21,828	21,494	1,207	1,189	1,171	1,159
Stable deposits	13,515	13,436	13,362	13,294	676	672	668	665
Less stable deposits	4,479	4,369	4,255	4,177	531	517	503	494
Unsecured wholesale funding	1,828	1,794	1,720	1,672	747	727	689	656
Operational deposits (all counterparties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
Non-operational deposits (all counterparties)	1,803	1,778	1,709	1,672	722	711	678	656
Unsecured debt	25	16	11	-	25	16	11	-
Secured wholesale funding								
Additional requirements	573	578	578	579	112	116	117	118
Outflows related to derivative exposures and other collateral requirements	85	89	89	90	85	89	89	90
Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
Credit and liquidity facilities	488	490	489	488	27	27	27	27
Other contractual funding obligations	98	101	103	101	54	57	59	57
Other contingent funding obligations	1,135	1,114	1,120	1,125	460	449	450	451
TOTAL CASH OUTFLOWS					2,580	2,539	2,485	2,441
CASH - INFLOWS								
Secured lending (e.g. reverse repos)	9	7	1	4	-	-	-	-
Inflows from fully performing exposures	249	265	269	280	211	226	231	243
Other cash inflows	6	7	9	21	6	7	9	21
(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					-	-	-	-
(Excess inflows from a related specialised credit institution)					-	-	-	-
TOTAL CASH INFLOWS	264	279	279	305	216	234	240	264
Fully exempt inflows	-	-	-	-	-	-	-	-
Inflows subject to 90% cap	-	-	-	-	-	-	-	-
Inflows subject to 75% cap	264	279	279	305	216	234	240	264
TOTAL ADJUSTED VALUE								
LIQUIDITY BUFFER					6,491	6,467	6,305	6,025
TOTAL NET CASH OUTFLOWS					2,363	2,305	2,245	2,177
LIQUIDITY COVERAGE RATIO					275.15%	280.83%	281.00%	276.83%

Note: The Liquidity coverage ratio (LCR) uses the simple average of the preceding 12 monthly periods ending on the quarterly reporting date as specified in the table.

The following narrative information for Article 451a (2) CRR is provided in accordance with Table EU LIQB of Commission Implementing Regulation (EU) 2021/637

As a retail and small business bank, the main drivers of the LCR are flows relating to its customer deposits on the liability side and mortgages or other business lending on the asset side. The Bank has seen significant growth in its deposit base due to retail banks leaving the market since the start of the pandemic, which has led to an increase in HQLA in the form of cash placed with the central bank.

The Group's LCR at the end of June 2026 decreased to 250% (269% at 31 March 2026). The decrease is driven by an increase in net liquidity outflows.

The Group's funding profile consists of customer accounts, debt securities in issue and deposits by banks. Customer Accounts primarily make up funding as of 30 June 2026.

The liquidity buffer consists of cash including balances held with central banks, EU sovereign bonds and a number of retained ECB eligible Fastnet securitisation notes.

The Group has no bilateral netting agreements approved by the competent authority. Treatment of derivative cash flows is reflected on a gross basis. Collateral is callable based on mark to market movements.

The Group's base currency is euro, and the Group does not hold any significant currency which exceeds 5% of total liabilities.

Template EU LIQ2: Net Stable Funding Ratio Art 451a(3)

Available stable funding (ASF) Items €'M						Jun-26	Mar-26					
	(in currency amount)	Unweighted value by residual maturity				Weighted value		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr			No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
1	Capital items and instruments	2,499	-	-	296	2,795		2,480	-	-	326	2,806
2	Own funds	2,499	-	-	296	2,795		2,480	-	-	326	2,806
3	Other capital instruments	-	-	-	-	-		-	-	-	-	-
4	Retail deposits	-	20,339	1,828	497	21,247		-	19,778	2,100	623	21,107
5	Stable deposits	-	14,852	1,167	344	15,561		-	14,588	1,300	429	15,522
6	Less stable deposits	-	5,487	661	153	5,686		-	5,190	800	194	5,585
7	Wholesale funding:	-	2,781	938	1,126	2,845		-	2,986	300	1,815	3,248
8	Operational deposits	-	-	-	-	-		-	-	-	-	-
9	Other wholesale funding	-	2,781	938	1,126	2,845		-	2,986	300	1,815	3,248
10	Interdependent liabilities	-	-	-	-	-		-	-	-	-	-
11	Other liabilities:	1	13	-	216	216		8	16	-	218	218
12	NSFR derivative liabilities	1	-	-	-	-		8	-	-	-	-
13	All other liabilities and capital instruments not included in the above categories	-	13	-	216	216		-	16	-	218	218
14	Total available stable funding (ASF)	-	-	-	-	27,104		-	-	-	-	27,379

Required stable funding (RSF) Items €'M						Jun-26	Mar-26					
	(in currency amount)	Unweighted value by residual maturity				Weighted value		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr			No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
15	Total high-quality liquid assets (HQLA)					14						14
EU-15a	Assets encumbered for more than 12m in cover pool		-	-	-	-		-	-	-	-	-
16	Deposits held at other financial institutions for operational purposes		-	-	-	-		-	-	-	-	-
17	Performing loans and securities:		858	645	21,227	15,308		984	647	21,051	15,203	
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		-	-	-	-		47	-	-	-	-
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		133	-	154	167		217	-	185	207	
20	Performing loans to non- financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		251	166	1,241	3,265		253	165	1,186	3,234	
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		0	0	0	-		0	0	0	-	
22	Performing residential mortgages, of which:		474	479	19,832	11,875		467	481	19,678	11,761	
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		398	405	17,284	11,636		391	407	17,113	11,523	
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		-	-	1	1		-	-	1	1	
25	Interdependent assets		-	-	-	-		-	-	-	-	
26	Other assets:		209	5	1,044	1,064		280	5	1,048	1,082	
27	Physical traded commodities				-	-				-	-	
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		9	-	-	7		9	-	-	8	
29	NSFR derivative assets		1			-		8			1	
30	NSFR derivative liabilities before deduction of variation margin posted		4			-		12			0	
31	All other assets not included in the above categories		195	5	1,044	1,055		250	5	1,048	1,065	
32	Off-balance sheet items		1,813	-	-	566		1,515	-	-	446	
33	Total RSF					16,952					16,745	
34	Net Stable Funding Ratio (%)					159.89%					163.51%	

The following narrative information for Article 451a (3) CRR is provided in accordance with Table EU LIQB of Commission Implementing Regulation (EU) 2021/637

As a retail and small business bank, the main drivers of available stable funding (“ASF”) relate to the growth in retail customer deposits.

The NSFR ratio which is the amount of available stable funding as a percentage of required stable funding after applying relevant ASF and RSF factors, decreased to 160% (164% at 31 December 2025).

Use of the IRB Approach to Credit Risk

Template EU CR6 – IRB approach – Credit risk exposures by exposure class and PD range **Art 452(g)**

€M												Jun-26
PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RW	EL	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l
Total AIRB												
0.00 < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.00 to < 0.10	-	-	-	-	-	-	-	-	-	-	-	-
0.10 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.15 < 0.25	2,050	76	100.00%	2,126	0.17%	12,531	25.39%	-	193	9.06%	1	(0)
0.25 < 0.50	7,350	110	100.00%	7,460	0.38%	36,400	29.80%	-	1,429	19.16%	9	(2)
0.50 < 0.75	3,306	296	45.69%	3,441	0.71%	18,815	29.89%	-	1,023	29.72%	7	(2)
0.75 < 2.50	2,711	630	41.45%	2,973	1.50%	19,453	29.48%	-	1,400	47.08%	13	(14)
0.75 to < 1.75	1,622	437	41.26%	1,802	1.10%	11,602	29.89%	-	719	39.91%	6	(3)
1.75 to < 2.50	1,089	194	41.87%	1,170	2.11%	7,851	28.85%	-	680	58.12%	7	(11)
2.50 < 10.00	416	87	41.02%	451	5.07%	3,141	29.28%	-	438	96.93%	7	(11)
2.50 to < 5	-	85	40.00%	34	4.55%	251	44.07%	-	47	138.16%	1	-
5 to < 10	416	1	100.00%	417	5.12%	2,890	28.07%	-	390	93.55%	6	(11)
10.00 < 100.00	501	7	86.66%	507	16.50%	2,961	30.77%	-	791	155.98%	26	(34)
10 to < 20	380	6	84.87%	385	11.67%	2,259	30.38%	-	564	146.41%	14	(20)
20 to < 30	-	-	-	-	-	-	-	-	-	-	-	-
30 to < 100	121	1	100.00%	122	31.75%	702	31.98%	-	227	186.18%	12	(14)
100.00 (Default)	165	1	100.00%	166	100.00%	1,328	35.01%	-	208	125.20%	42	(67)
Subtotal exposure class	16,500	1,207	51.78%	17,124	2.18%	94,629	29.28%	-	5,481	32.00%	104	(131)
Total (all exposures classes)	16,500	1,207	51.78%	17,124	2.18%	94,629	29.28%	-	5,481	32.00%	104	(131)

€M												Jun-26
PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RW	EL	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l
Retail - Secured by Real Estate												
0.00 < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.00 to < 0.10	-	-	-	-	-	-	-	-	-	-	-	-
0.10 to < 0.15	-	-	-	-	-	-	-	-	-	-	-	-
0.15 < 0.25	2,050	76	100.00%	2,126	0.17%	12,531	25.39%	-	193	9.06%	1	(0)
0.25 < 0.50	7,350	110	100.00%	7,460	0.38%	36,400	29.80%	-	1,429	19.16%	9	(2)
0.50 < 0.75	3,306	296	45.69%	3,441	0.71%	18,815	29.89%	-	1,023	29.72%	7	(2)
0.75 < 2.50	2,711	630	41.45%	2,973	1.50%	19,453	29.48%	-	1,400	47.08%	13	(14)
0.75 to < 1.75	1,622	437	41.26%	1,802	1.10%	11,602	29.89%	-	719	39.91%	6	(3)
1.75 to < 2.50	1,089	194	41.87%	1,170	2.11%	7,851	28.85%	-	680	58.12%	7	(11)
2.50 < 10.00	416	87	41.02%	451	5.07%	3,141	29.28%	-	438	96.93%	7	(11)
2.50 to < 5	-	85	40.00%	34	4.55%	251	44.07%	-	47	138.16%	1	-
5 to < 10	416	1	100.00%	417	5.12%	2,890	28.07%	-	390	93.55%	6	(11)
10.00 < 100.00	501	7	86.66%	507	16.50%	2,961	30.77%	-	791	155.98%	26	(34)
10 to < 20	380	6	84.87%	385	11.67%	2,259	30.38%	-	564	146.41%	14	(20)
20 to < 30	-	-	-	-	-	-	-	-	-	-	-	-
30 to < 100	121	1	100.00%	122	31.75%	702	31.98%	-	227	186.18%	12	(14)
100.00 (Default)	165	1	100.00%	166	100.00%	1,328	35.01%	-	208	125.20%	42	(67)
Subtotal exposure class	16,500	1,207	51.78%	17,124	2.18%	94,629	29.28%	-	5,481	32.00%	104	(131)
Total (all exposures classes)	16,500	1,207	51.78%	17,124	2.18%	94,629	29.28%	-	5,481	32.00%	104	(131)

C/M												Dec-25
PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RW	EL	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l
Total AIRB												
0.00 < 0.15	-	-	-	-	-	106	-		-	-	-	-
0.00 to < 0.10	-	-	-	-	-	106	-		-	-	-	-
0.10 to < 0.15	-	-	-	-	-	-	-		-	-	-	-
0.15 < 0.25	-	-	-	-	-	-	-		-	-	-	-
0.25 < 0.50	-	-	-	-	-	-	-		-	-	-	-
0.50 < 0.75	1,611	247	50.91%	1,737	0.63%	8,586	25.22%		400	23.02%	3	(2)
0.75 < 2.50	12,706	602	55.88%	13,043	1.32%	74,080	23.64%		4,529	34.72%	40	(31)
0.75 to < 1.75	8,758	422	55.31%	8,991	1.02%	49,321	23.87%		2,699	30.02%	22	(16)
1.75 to < 2.50	3,948	181	57.19%	4,052	2.00%	24,759	23.14%		1,830	45.16%	19	(15)
2.50 < 10.00	979	84	55.05%	1,025	4.55%	6,698	22.41%		720	70.25%	10	(8)
2.50 to < 5	979	84	55.05%	1,025	4.55%	6,698	22.41%		720	70.25%	10	(8)
5 to < 10	-	-	-	-	-	-	-		-	-	-	-
10.00 < 100.00	553	5	97.46%	558	18.54%	4,383	17.20%		468	83.84%	18	(18)
10 to < 20	370	4	96.78%	374	10.08%	2,918	17.18%		293	78.27%	6	(6)
20 to < 30	137	1	100.00%	137	29.00%	1,098	16.96%		136	99.07%	7	(8)
30 to < 100	47	0	100.00%	47	55.49%	367	18.02%		39	83.65%	5	(5)
100.00 (Default)	156	1	100.00%	157	100.00%	1,283	25.26%		92	58.42%	65	(65)
Subtotal exposure class	16,005	940	54.78%	16,520	2.97%	95,136	23.53%		6,208	37.58%	137	(123)
Total (all exposures classes)	16,005	940	54.78%	16,520	2.97%	95,136	23.53%		6,208	37.58%	137	(123)

C/M												Dec-25
PD scale	Original on-balance-sheet gross exposures	Off-balance-sheet exposures pre-CCF	Average CCF	EAD post CRM and post CCF	Average PD	Number of obligors	Average LGD	Average maturity	RWA	RW	EL	Value adjustments and provisions
	a	b	c	d	e	f	g	h	i	j	k	l
Retail - Secured by Real Estate												
0.00 < 0.15	-	-	-	-	-	106	-		-	-	-	-
0.00 to < 0.10	-	-	-	-	-	106	-		-	-	-	-
0.10 to < 0.15	-	-	-	-	-	-	-		-	-	-	-
0.15 < 0.25	-	-	-	-	-	-	-		-	-	-	-
0.25 < 0.50	-	-	-	-	-	-	-		-	-	-	-
0.50 < 0.75	1,611	247	50.91%	1,737	0.63%	8,586	25.22%		400	23.02%	3	(2)
0.75 < 2.50	12,706	602	55.88%	13,043	1.32%	74,080	23.64%		4,529	34.72%	40	(31)
0.75 to < 1.75	8,758	422	55.31%	8,991	1.02%	49,321	23.87%		2,699	30.02%	22	(16)
1.75 to < 2.50	3,948	181	57.19%	4,052	2.00%	24,759	23.14%		1,830	45.16%	19	(15)
2.50 < 10.00	979	84	55.05%	1,025	4.55%	6,698	22.41%		720	70.25%	10	(8)
2.50 to < 5	979	84	55.05%	1,025	4.55%	6,698	22.41%		720	70.25%	10	(8)
5 to < 10	-	-	-	-	-	-	-		-	-	-	-
10.00 < 100.00	553	5	97.46%	558	18.54%	4,383	17.20%		468	83.84%	18	(18)
10 to < 20	370	4	96.78%	374	10.08%	2,918	17.18%		293	78.27%	6	(6)
20 to < 30	137	1	100.00%	137	29.00%	1,098	16.96%		136	99.07%	7	(8)
30 to < 100	47	0	100.00%	47	55.49%	367	18.02%		39	83.65%	5	(5)
100.00 (Default)	156	1	100.00%	157	100.00%	1,283	25.26%		92	58.42%	65	(65)
Subtotal exposure class	16,005	940	54.78%	16,520	2.97%	95,136	23.53%		6,208	37.58%	137	(123)
Total (all exposures classes)	16,005	940	54.78%	16,520	2.97%	95,136	23.53%		6,208	37.58%	137	(123)

Use of Credit Risk Mitigation Techniques

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques
Art 453(f)

		Jun-26				
		Unsecured carrying amount		Secured carrying amount		
				Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	2,716	21,517	21,517	-	-
2	Debt securities	5,336	-	-	-	-
3	Total	8,053	21,517	21,517	-	-
4	<i>Of which non-performing exposures</i>	4	175	175	-	-
EU-5	<i>Of which defaulted</i>	4	175			

		Dec-25				
		Unsecured carrying amount		Secured carrying amount		
				Of which secured by collateral	Of which secured by financial guarantees	Of which secured by credit derivatives
		a	b	c	d	e
1	Loans and advances	2,730	21,238	21,238	-	-
2	Debt securities	5,361	-	-	-	-
3	Total	8,091	21,238	21,238	-	-
4	<i>Of which non-performing exposures</i>	3	166	166	-	-
EU-5	<i>Of which defaulted</i>	3	166			

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects Art 453(g), (h) and (i), 444(e)

Jun-26

	€'M	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and density RW	
		On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RW
		a	b	c	d	e	f
1	Central governments or central banks	5,370	-	5,370	-	6	0.11%
2	Non-central government public sector entities	-	-	-	-	-	-
EU 2a	Regional government or local authorities	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-
3	Multilateral Development Banks	66	-	66	-	-	-
EU 3a	International Organisations	1,023	-	1,023	-	-	-
4	Institutions	-	-	-	-	-	-
5	Covered bonds	198	-	198	-	20	10.00%
6	Corporates	273	35	273	34	289	94.32%
6.1	Of which: Specialised Lending	-	-	-	-	-	-
7	Subordinated debt exposures and equity	40	17	40	17	77	136.14%
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	40	17	40	17	77	136.14%
8	Retail	876	506	876	29	661	73.04%
9	Secured by mortgages on immovable property and ADC exposures	4,722	74	4,722	40	1,485	31.19%
	Secured by mortgages on residential immovable property - non IPRE	3,921	14	3,921	12	962	24.47%
9.1	Secured by mortgages on residential immovable property - non IPRE	289	5	289	3	144	49.20%
9.2	Secured by mortgages on residential immovable property - IPRE	-	-	-	-	-	-
9.3	Secured by mortgages on commercial immovable property - non IPRE	512	55	512	25	379	70.60%
9.4	Secured by mortgages on commercial immovable property - IPRE	-	-	-	-	-	-
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-
10	Exposures in default	81	2	81	0	82	100.48%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	302	-	302	-	60	20.00%
	Collective investments undertakings (CIU)	-	-	-	-	-	-
EU 10b	Other items	768	-	768	-	676	87.99%
11	Not applicable						
12	TOTAL	13,720	633	13,720	119	3,357	24.26%

	€'M	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and density RW	
		On-balance-sheet amount	Off-balance-sheet amount	On-balance-sheet amount	Off-balance-sheet amount	RWAs	RW
		a	b	c	d	e	f
1	Central governments or central banks	5,557	-	5,557	-	16	0.29%
2	Non-central government public sector entities	-	-	-	-	-	-
EU 2a	Regional government or local authorities	-	-	-	-	-	-
EU 2b	Public sector entities	-	-	-	-	-	-
3	Multilateral Development Banks	42	-	42	-	-	-
EU 3a	International Organisations	972	-	972	-	-	-
4	Institutions	-	-	-	-	-	-
5	Covered bonds	201	-	201	-	20	10.00%
6	Corporates	261	29	261	28	275	95.13%
6.1	Of which: Specialised Lending	-	-	-	-	-	-
7	Subordinated debt exposures and equity	33	24	33	24	61	107.78%
EU 7a	Subordinated debt exposures	-	-	-	-	-	-
EU 7b	Equity	33	24	33	24	61	107.78%
8	Retail	805	512	805	38	609	72.24%
9	Secured by mortgages on immovable property and ADC exposures	4,969	66	4,969	38	1,565	31.26%
9.1	Secured by mortgages on residential immovable property - non IPRE	4,168	13	4,168	12	1,051	25.15%
9.2	Secured by mortgages on residential immovable property - IPRE	308	5	308	3	154	49.47%
9.3	Secured by mortgages on commercial immovable property - non IPRE	-	-	-	-	-	-
9.4	Secured by mortgages on commercial immovable property - IPRE	493	48	493	23	360	69.82%
9.5	Acquisition, Development and Construction (ADC)	-	-	-	-	-	-
10	Exposures in default	80	1	80	0	80	100.46%
EU 10a	Claims on institutions and corporates with a short-term credit assessment	332	-	332	-	66	20.00%
EU 10b	Collective investments undertakings (CIU)	-	-	-	-	-	-
EU 10c	Other items	857	-	857	-	768	89.58%
11	Not applicable						
12	TOTAL	14,108	632	14,108	128	3,461	24.31%

Template EU CR7-A – IRB approach – Disclosure of the extent of the use of CRM techniques **Art 453(g)**

A-IRB		Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the calculation of RWEAs	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immoveable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)		
1	Central governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Regional governments and local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.1	Corporates – General	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.2	Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.3	Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Retail	17,124	-	99.80%	99.80%	-	-	-	-	-	-	-	-	5,481	5,481
6.1	Retail – Qualifying revolving	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.2	Retail – secured by residential immovable property	17,124	-	99.80%	99.80%	-	-	-	-	-	-	-	-	5,481	5,481
6.3	Retail - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6.4	Retail - Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7	Total	17,124	-	99.8%	99.8%	-	-	-	-	-	-	-	-	5,481	5,481

F-IRB		Total exposures	Credit risk Mitigation techniques											Credit risk Mitigation methods in the	
			Funded credit Protection (FCP)									Unfunded credit Protection (UFCP)		RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immoveable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)		
1	Central governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2	Regional governments and local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.1	Corporates – General	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.2	Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5.3	Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Total	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Dec-25

A-IRB		Total exposures	Credit risk Mitigation techniques										Unfunded credit Protection (UFCP)		Credit risk Mitigation methods in the	
			Funded credit Protection (FCP)												RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
			a	b	c	d	e	f	g	h	i	j	k	l	m	n
1	Central governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-	-		
2	Regional governments and local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-		
5	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-		
5.1	Corporates – General	-	-	-	-	-	-	-	-	-	-	-	-	-		
5.2	Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-		
5.3	Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Retail	16,520	-	99.80%	99.80%	-	-	-	-	-	-	-	6,208	6,208		
6.1	Retail – Qualifying revolving	-	-	-	-	-	-	-	-	-	-	-	-	-		
6.2	Retail – secured by residential immovable property	16,520	-	99.80%	99.80%	-	-	-	-	-	-	-	6,208	6,208		
6.3	Retail - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-		
6.4	Retail - Other retail exposures	-	-	-	-	-	-	-	-	-	-	-	-	-		
7	Total	16,520	-	99.80%	99.80%	-	-	-	-	-	-	-	6,208	6,208		

F-IRB		Total exposures	Credit risk Mitigation techniques										Unfunded credit Protection (UFCP)		Credit risk Mitigation methods in the	
			Funded credit Protection (FCP)												RWEA without substitution effects (reduction effects only)	RWEA with substitution effects (both reduction and substitution effects)
			Part of exposures covered by Financial Collaterals (%)	Part of exposures covered by Other eligible collaterals (%)	Part of exposures covered by Immovable property Collaterals (%)	Part of exposures covered by Receivables (%)	Part of exposures covered by Other physical collateral (%)	Part of exposures covered by Other funded credit protection (%)	Part of exposures covered by Cash on deposit (%)	Part of exposures covered by Life insurance policies (%)	Part of exposures covered by Instruments held by a third party (%)	Part of exposures covered by Guarantees (%)	Part of exposures covered by Credit Derivatives (%)			
			1	Central governments and central banks	-	-	-	-	-	-	-	-	-	-	-	-
2	Regional governments and local authorities	-	-	-	-	-	-	-	-	-	-	-	-	-		
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-		
4	Institutions	-	-	-	-	-	-	-	-	-	-	-	-	-		
5	Corporates	-	-	-	-	-	-	-	-	-	-	-	-	-		
5.1	Corporates – General	-	-	-	-	-	-	-	-	-	-	-	-	-		
5.2	Corporates – Specialised lending	-	-	-	-	-	-	-	-	-	-	-	-	-		
5.3	Corporates - Purchased Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-		
6	Total	-	-	-	-	-	-	-	-	-	-	-	-	-		

CRR Disclosure Requirements

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
Article 431	Disclosure requirements and policies			
431	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 432	Non-Material, proprietary or confidential information			
432	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 433	Frequency & Scope of Disclosure			
433	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 434	Means of disclosures			
434	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 434a	Uniform disclosure formats			
434a (1)	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 434b	Accessibility of information on the European single access point			
434b (1)	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
Article 434c	Report on the feasibility of the use of information reported by institutions other than small and non-complex institutions to publish an extended set of disclosures on the EBA website			
434c	Applicable - covered by the Bank's CRR Disclosure Policy (Pillar 3)			
Article 435	Disclosure of risk management objectives and policies			
435 (1)				
435 (1) (a)	Applicable	EU OVA, EU LIQA, EU CRA, EU ORA, EU MRA		Annual requirement
435 (1) (b)	Applicable	EU OVA, EU LIQA, EU CRA, EU ORA, EU MRA		Annual requirement
435 (1) (c)	Applicable	EU OVA, EU LIQA, EU ORA, EU MRA		Annual requirement
435 (1) (d)	Applicable	EU OVA , EU LIQA, EU CRA, EU ORA, EU MRA		Annual requirement
435 (1) (e)	Applicable	EU OVA, EU LIQA		Annual requirement
435 (1) (f)	Applicable	EU OVA , EU LIQA, EU CRA		Annual requirement
435 (2)				
435 (2) (a)	Applicable	EU OVB		Annual requirement
435 (2) (b)	Applicable	EU OVB		Annual requirement
435 (2) (c)	Applicable	EU OVB		Annual requirement
435 (2) (d)	Applicable	EU OVB		Annual requirement
435 (2) (e)	Applicable	EU OVB		Annual requirement
Article 436	Disclosure of the scope of application			
436				
436 (a)	Applicable			Annual requirement
436 (b)	Applicable	EU LIA, EU LI3		Annual requirement
436 (c)	Applicable	EU LI1		Annual requirement
436 (d)	Applicable	EU LIA, EU LI2		Annual requirement
436 (e)	Not Applicable	EU PV1		The Bank applies the simplified approach and does not follow the core approach as outlined in Commission Delegated Regulation (EU) 2016/101.
436 (f)	Applicable	EU LIB		Annual requirement
436 (g)	Applicable	EU LIB		Annual requirement
436 (h)	Applicable	EU LIB		Annual requirement
Article 437	Disclosure of own funds			

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
437				
437 (a)	Applicable	EU CC1, EU CC2	Pages 7 to 12	
437 (b)	Applicable	EU CCA		Annual requirement
437 (c)	Applicable	EU CCA		Annual requirement
437 (d) (i) to (iii)	Applicable	EU CC1, EU CC2	Pages 7 to 12	
437 (e)	Applicable	EU CC1, EU CC2	Pages 7 to 12	
437 (f)	Not applicable	EU CC1, EU CC2		The Bank does not disclose capital ratios calculated using elements of own funds determined on a basis other than that laid down in the CRR.
Article 437a	Disclosure of own funds and eligible liabilities			
437a	Not applicable			The Bank is not a G-SII.
Article 438	Disclosure of own funds requirements and risk-weighted exposure amounts			
438				
438 (a)	Applicable	EU OVC		Annual requirement
438 (b)	Applicable	EU KM1		Annual requirement
438 (c)	Not Applicable	EU OVC		The Bank has not been requested by the CBI to disclose the results of its ICAAP.
438 (d)	Applicable (except EU CVA4)	EU OV1, EU ORA, EU OR1, EU CMS1, EU CMS2, EU CVA4	Pages 13 to 15	EU ORA, EU OR1 are annual requirement The Bank uses the Reduced Basic approach to calculate credit valuation adjustment risk
438 (da)	Applicable	EU OV1, EU CMS1, EU CMS2	Pages 13 to 15	
438 (e)	Applicable	EU CR10.5		The Bank has no equity exposures under the simple risk-weighted approach
438 (f)	Not Applicable	EU INS1		The Bank does not hold any own funds instruments in an insurance undertaking, reinsurance undertaking or insurance holding company.
438 (g)	Not Applicable	EU INS2		The Bank is not a financial conglomerate.
438 (h)	Applicable (EU CR8 only)	EU CR8, EU CCR7, EU MR2-B, EU CVA4	Page 16	The Bank measures counterparty credit risk under IRB approach, credit valuation adjustment risk

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
				under the Reduced Basic approach and market risk under standardised approaches, hence EU CCR7, EU CVA4 and MR2-B are not applicable.
Article 439	Disclosure of exposures to counterparty credit risk			
439				
439 (a)	Applicable	EU CCRA		Annual requirement
439 (b)	Applicable	EU CCRA		Annual requirement
439 (c)	Applicable	EU CCRA		Annual requirement
439 (d)	Applicable	EU CCRA		Annual requirement
439 (e)	Applicable	EU CCR5	Page 20	
439 (f)	Applicable	EU CCR1	Page 17	
439 (g)	Applicable	EU CCR1	Page 17	
439 (h)	Applicable			
439 (i)	Applicable	EU CCR8	Page 19	
439 (j)	Not applicable	EU CCR6		The Group has no Credit Derivatives
439 (k)	Not applicable	EU CCR1		The Group do not estimate alpha
439 (l)	Applicable (EU CCR3 only)	EU CCR3, EU CCR4	Page 18	Template EU CCR4 not applicable as the bank has no counterparty credit risk under the IRB approach.
439 (m)	Applicable	EU CCR1	Page 17	
439 (last para)	Not Applicable			The CBI does not provide any liquidity assistance to the Bank.
Article 440	Disclosure of countercyclical capital buffers			
440				
440 (1) (a)	Applicable	EU CCyB1	page 22 & 23	
440 (1) (b)	Applicable	EU CCyB2	page 21	
Article 441	Disclosure of indicators of global systemic importance			
441	Not applicable			Not applicable as PTSB is not identified as a G-SII in accordance with Article 131 of Directive 2013/36/EU

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
Article 442	Disclosure of exposures to credit risk and dilution risk			
442				
442 (a)	Applicable	EU CRB		Annual requirement
442 (b)	Applicable	EU CRB		Annual requirement
442 (c)	Applicable (except EU CR2a, EU CQ2, EU CQ6, EU CQ8)	EU CR1, EU CQ1, EU CQ2, EU CQ4, EU CQ5, EU CQ6, EU CQ7, EU CQ8, EU CR2a	Pages 25 to 33	EU CQ5 & EU CQ4 (cols b and d) are not applicable as bank's NPL ratio is lower than 5%. EU CR2a, EU CQ2, EU CQ6, EU CQ8 are not applicable as bank's NPL ratio is lower than 5%.
442 (d)	Applicable	EU CQ3		Annual requirement
442 (e)	Applicable	EU CR1, EU CQ4, EU CQ5	Pages 25, 26, 29 to 32	EU CQ5 & EU CQ4 (cols b and d) are not applicable as bank's NPL ratio is lower than 5%.
442 (f)	Applicable (except EU CR2a)	EU CR2a, EU CR2	Page 24	EU CR2a is not applicable as bank's NPL ratio is lower than 5%.
442 (g) (i) to (iii)	Applicable	EU CR1-A	Page 33	
Article 443	Disclosure of encumbered and unencumbered Assets			
443	Applicable	EU AE1 , EU AE2, EU AE3, EU AE4		Annual requirement
Article 444	Disclosure of the use of the Standardised Approach			
444				
444 (a)	Applicable	EU CRD		Annual requirement
444 (b)	Applicable	EU CRD		Annual requirement
444 (c)	Applicable	EU CRD		Annual requirement
444 (d)	Applicable	EU CRD		Annual requirement
444 (e)	Applicable	EU CR4, EU CR5, EU CCR3	Pages 18, 83, 84 and 35 to 38,	
Article 445	Disclosure of exposure to market risk under the standardised approach			
445	Not applicable			The Group does not currently hold any capital against Market Risk. The Group does not have a trading book and is therefore not subject to the risks associated with trading book positions. The foreign exchange position of the Group does not currently exceed the 2% of total own funds threshold as laid down in Article

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
				351 of the CRR and, therefore, the Group currently has no requirement to hold pillar 1 capital against this risk. This will require monitoring.
Article 445a	Disclosure of CVA risk			
445a (1)	Applicable (template EU CVAA only)	EU CVAA, EU CVA3		The Group uses the Reduced Basic approach to calculate credit valuation adjustment risk EU CVA1 – Annual requirement
445a (2)	Not applicable	EU CVAB, EU CVA3		
445a (3)	Applicable (template EU CVA1 only)	EU CVA1, EU CVA2		
Article 446	Disclosure of operational risk management			
446				
446 (1) (a)	Applicable	EU ORA, EU OR2, EU OR3		Annual requirement
446 (1) (b)	Applicable	EU ORA, EU OR2, EU OR3		Annual requirement
446 (1) (c)	Applicable	EU ORA, EU OR2, EU OR3		Annual requirement
446 (1) (d)	Applicable	EU ORA		Annual requirement
446 (2)	Not applicable	EU OR1		Annual requirement
446 (2) (a)	Not applicable	EU OR1		Annual requirement
446 (2)(b)	Not applicable	EU OR1		Annual requirement
Article 447	Disclosure of key metrics			
447				
447 (a)	Applicable	EU KM1	Pages 4 & 5	
447 (aa)	Applicable	EU KM1	Pages 4 & 5	
447 (b)	Applicable	EU KM1	Pages 4 & 5	
447 (c)	Applicable	EU KM1	Pages 4 & 5	
447 (d)	Applicable	EU KM1	Pages 4 & 5	
447 (e)	Applicable	EU KM1	Pages 4 & 5	
447 (f)	Applicable	EU KM1	Pages 4 & 5	
447 (g)	Applicable	EU KM1	Pages 4 & 5	
447 (h)	Not Applicable	EU KM1		Article 92a and 92b relevant to G-SIIs only.

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
Article 448	Disclosure of exposures to interest rate risk on positions not held in the trading book			
448 (1)				
448 (1) (a)	Applicable	EU IRRBB1	Page 39	
448 (1) (b)	Applicable	EU IRRBB1	Page 39	
448 (1) (c)	Applicable	EU IRRBBA		Annual requirement
448 (1) (d)	Applicable	EU IRRBBA		Annual requirement
448 (1) (e) (i) to (v)	Applicable	EU IRRBBA		Annual requirement
448 (1) (f)	Applicable	EU IRRBBA		Annual requirement
448 (1) (g)	Applicable	EU IRRBBA		Annual requirement
448 (2)	Applicable	EU IRRBBA		Annual requirement
Article 449	Disclosure of exposures to securitisation positions			
449				
449 (a)	Applicable	EU SECA		Annual requirement
449 (b)	Applicable	EU SECA		Annual requirement
449 (c)	Applicable	EU SECA		Annual requirement
449 (d)	Applicable	EU SECA		Annual requirement
449 (e)	Not applicable	EU SECA		Not applicable as PTSB doesn't provide support for any other legal entities.
449 (f)	Not applicable	EU SECA		Not applicable as PTSB doesn't have any such affiliated legal entities.
449 (g)	Applicable	EU SECA		Annual requirement
449 (h)	Applicable	EU SECA		Annual requirement
449 (i)	Not applicable	EU SECA		Not applicable as PTSB doesn't use the internal assessment approach
449 (j)	Applicable	EU SEC1, EU SEC2	Page 40	EU SEC2 is not applicable as the Bank has no trading book
449 (k)	Applicable	EU SEC3, EU SEC4	Page 41	EU SEC3 is not applicable as the Bank has no securitisation positions where it acts as originator or sponsor
449 (l)	Applicable	EU SEC5	Page 42	
Article 449a	Disclosure of environmental, social and governance risks (ESG risks)			
449a	Applicable (except GAR templates 6 - 10)	Table 1 - Qualitative information on Environmental risk Table 2 - Qualitative information on Social risk	Pages 43 to 53 Pages 54 to 59	

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
		Table 3 - Qualitative information on Governance risk	Pages 60 to 61	Large, listed institutions, shall continue preparing their disclosure requirements in accordance with Regulation (EU) 2024/3172, except for those templates related with the Green Asset Ratio (GAR) and Taxonomy Regulation (templates 6 to 10), for which the disclosure obligations are suspended until end-2026.
		Template 1	Pages 62 to 65	
		Template 2	Page 66	
		Template 3	Page 67	
		Template 4	Page 68	
		Template 5	Pages 69 to 70	
		Template 6		
		Template 7		
		Template 8		
		Template 9		
		Template 10		
Article 449b	Disclosure of aggregate exposure to shadow banking entities			
449b	Not Applicable	EU SB1		First reference date: 31/12/2026
Article 450	Disclosure of remuneration policy			
450				
450 (1) (a)	Applicable	EU REMA		Annual requirement
450 (1) (b)	Applicable	EU REMA		Annual requirement
450 (1) (c)	Applicable	EU REMA		Annual requirement
450 (1) (d)	Applicable	EU REMA		Annual requirement
450 (1) (e)	Applicable	EU REMA		Annual requirement
450 (1) (f)	Applicable	EU REMA		Annual requirement
450 (1) (g)	Applicable	EU REM5		Annual requirement
450 (1) (h) (i) to (vi)	Applicable	EU REM1, EU REM2, EU REM3		Annual requirement REM3 is not applicable as no deferred remuneration awarded to MRTs
450 (1) (i)	Not applicable	EU REM4		No employee has been paid in excess of EUR 1 million

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
450 (1) (j)	Not applicable	EU REMA		This information has not been requested from the competent authority. Executive Director remuneration is provided per individual in the annual report.
450 (1) (k)	Not Applicable	EU REMA		Not applicable given the restrictions on variable pay in PTSB.
450 (2)	Applicable	EU REMA		Annual requirement
Article 451	Disclosure of the leverage ratio			
451				
451 (1) (a)	Applicable	EU LR2	Pages 72 to 73	EU LR2 rows 28 to 31a only required annually
451 (1) (b)	Applicable	EU LR1, EU LR2, EU LR3	Pages 71 to 74	EU LR2 rows 28 to 31a only required annually
451 (1) (c)	Applicable	EU LR2	Pages 72 to 73	EU LR2 rows 28 to 31a only required annually
451 (1) (d)	Applicable	EU LRA		Annual requirement
451 (1) (e)	Applicable	EU LRA		Annual requirement
451 (2)	Not Applicable	EU LR2		PTSB is not a public development credit institution
451 (3)	Applicable	EU LR2		EU LR2 rows 28 to 31a only required annually
Article 451a	Disclosure of liquidity requirements			
451a (1)	Applicable	EU LIQA, EU LIQB, EU LIQ1, EU LIQ2	Pages 75 to 79	Table EU LIQA - Liquidity risk management is an annual requirement
451a (2)	Applicable	EU LIQB, EU LIQ1	Pages 75 to 76	
451a (3)	Applicable	EU LIQ2	Pages 77 to 78	
451a (4)	Applicable	EU LIQA		Annual requirement
Article 451b	Disclosure of crypto-asset exposures and related activities			
451b	Not applicable	EU CAE1		Annual requirement - The Group does not have any crypto-asset exposures
Article 452	Disclosure of the use of the IRB Approach to credit risk			
452				
452 (a)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (b) (i) to (iv)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (c) (i) to (v)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (d)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
452 (e) (i) to (iii)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (f)	Applicable	EU CRE, EU CR6-A		Tables EU CRE & EU CR6-A – are an annual requirement
452 (g)	Applicable	EU CR6	Pages 80 to 81	
452 (h)	Applicable (CR9 only)	EU CR9, EU CR9.1		Template EU CR9.1 not applicable as the bank has no counterparty credit risk under the IRB approach. Template EU CR9 - Annual requirement
Article 453	Disclosure of the use of credit risk mitigation techniques			
453				
453 (a)	Applicable	EU CRC		Annual requirement
453 (b)	Applicable	EU CRC		Annual requirement
453 (c)	Applicable	EU CRC		Annual requirement
453 (d)	Not applicable	EU CRC		Guarantees and credit derivatives are not used for credit protection purposes
453 (e)	Applicable	EU CRC		Annual requirement
453 (f)	Applicable	EU CR3	Page 82	
453 (g)	Applicable	EU CR4, EU CR7-A & EU CR7	Pages 83 to 86	EU CR7 relates to exposures to credit derivatives which is not applicable
453 (h)	Applicable	EU CR4	Pages 83 & 84	
453 (i)	Applicable	EU CR4	Pages 83 & 84	
453 (j)	Applicable	EU CR7-A & EU CR7	Pages 85 & 86	CR7 is not applicable as the bank does not have credit derivative exposures
Article 454	Disclosure of the use of the Advanced Measurement Approaches to operational risk			
454	Not applicable			The Group does not use the Advanced Measurement Approach to operational risk.
Article 455	Use of internal market risk model			
455 (1)				The Group does not use any internal market risk models under article 363 of the CRR to calculate its capital requirements.
455 (1) (a) (i) to (iv)	Not applicable			
455 (1) (b)	Not applicable			
455 (1) (c)	Not applicable			
455 (1) (d) (i) to (iii)	Not applicable			
455 (1) (e)	Not applicable			
455 (1) (f)	Not applicable			

Article	Applicable / Not applicable to Permanent TSB Group	ITS 2024/3172 Table / Template reference	Page reference	Rationale for exclusion
455 (2)	Not applicable			
455 (2) (a)	Not applicable			
455 (2) (b)	Not applicable			
455 (2) (c)	Not applicable			
455 (3)	Not applicable			
Article 473a	Introduction of IFRS 9			
473a (10)	Not applicable	IFRS9-FL		The IFRS9 transitional period ended on 31 st December 2024

Minimum requirement for own funds and eligible liabilities. Supervisory public disclosure of the requirement

Bank Recovery and Resolution Directive (BRRD) 2014/59/EU Article 45i (3)	Applicable / Not applicable to Permanent TSB Group		Page Reference	Rationale for exclusion
Article 45i(3)(a)	Applicable	EU KM2	Page 6	
Article 45i(3)(b)	Applicable (EU TLAC3b reported ³)	EU TLAC1, EU TLAC3		Annual Requirement
Article 45i(3)(c)	Applicable	EU KM2	Page 6	
Article 45i(3)(c)	Applicable	EU TLAC1		Annual Requirement

³ EU TLAC3b captures only own funds and liabilities eligible to meet the requirement set out in Article 45 of Directive 2014/59/EU in accordance with Article 45e of that Directive